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ABSTRACT

Intended for use by teachers on the junior high and high school levels, this curriculum guide, which is one in a series of guides for consumer and homemaking education in Kentucky, outlines three courses in the area of management-consumer education. The junior high unit acquaints the student with the concepts of decision making and assessing available resources and introduces him to influences on consumer behavior; the comprehensive I level unit emphasizes the managerial process as it relates to personal decision making and implementation and deals with the teenager as a consumer; and the comprehensive II level unit focuses on the larger unit of the home and family (family decision making, life styles, resources, and financial planning), develops the idea of the multiple role of the homemaker, and discusses job opportunities in the management-consumer education area. For each unit, major concepts are identified as well as behavioral objectives which are stated in terms of student competencies, and the specific teaching strategies are accompanied by references to outside resources and supporting generalizations. Unit 1, which is to be used in the eighth grade, requires two to three weeks for completion while the comprehensive level units need four to six weeks each. A separate publication (CE 017 502) outlines a semester course on the same subject, and the appendix to the entire series (CE 017 496) includes activities for each instructional unit. (ELG)

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KENTUCKY CONSUMER & HOMEMAKING EDUCATION

Management- Consumer Education

CURRICULUM GUIDE COMPREHENSIVE COURSES



Prepared by
Western Kentucky University
College of Applied Arts and Health
Department of Home Economics
and Family Living
Bowling Green, Kentucky

In Cooperation with
Kentucky Department of Education
Bureau of Vocational Education
Home Economics Unit
Frankfort, Kentucky

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CE 017 501

MANAGEMENT-CONSUMER EDUCATION AREA

Comprehensive Courses

of the

Curriculum Guide

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June, 1971

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Preface

Competence in the area of Management-Consumer Education is fundamental to satisfying personal and family living in today's complex and changing society. The Junior High Unit acquaints the student with the concepts of choice-making and assessing available resources. Comprehensive I introduces the student to the managerial process and the elements in the process with emphasis on personal decision making and implementation. Comprehensive II focuses on the larger unit of the home and family—family decision making, family life styles, and use of family resources. The student will be introduced to influences on consumer behavior in the Junior High Unit. Comprehensive I deals with the teenager as a consumer and Comprehensive II enlarges on the broader consumer role and family financial planning. Comprehensive I orients the student to the multiple teen role concept; Comprehensive II develops the idea of the multiple role of the homemaker and emphasizes career and job opportunities in the Management-Consumer Education Area.

The suggested length of the units may be adapted to a length which best fits into the overall calendar of units for each local program. Many times the teacher recognizes student needs when the student does not express an interest. Many students would prefer a lab lesson to a study of credit; but with many tenth graders only months away from the homemaker role, surely student interest can be stimulated. Perhaps more student involvement in planning the unit content is an answer. Evaluation device No. 11 in the appendix may be a basis for selecting content and motivating interest in the unit.

Should the teacher find the phraseology of the concepts too advanced for some students, a simplification may become necessary. Students should not be expected to state generalizations in teacher language, and these should not be lifted *per se* and given to the students. They should evolve from the learning experience and be stated by the students in their own words in the form of conclusions or summarizing statements.

Objectives are indicative of performance expected of the student as a result of his experience, and not every student will reach every objective on each level. Some students may give evidence of only having gained knowledge and comprehension; others may reach the level of application or analysis; still some may be able to synthesize or evaluate. A familiarity with Stating Behavioral Objectives for Classroom Instruction by Norman E. Grunlund will prove invaluable.¹

When a suggested resource is not available, look for the concept in an available resource. Many strategies and resources could be used to develop the same major concept and supporting concept, and many performance outcomes could contribute toward the Unit Behavioral Objective.

Enthusiasm is contagious! An enthusiastic teacher, armed with exciting strategies, and thoroughly convinced that the quality of family living can be enhanced through a knowledge and application of Management-Consumer Education principles will succeed.

¹ The Macmillan Co., 866 Third Ave., N.Y., N.Y., 10022.

CONCEPTUAL STRUCTURE
MANAGEMENT-CONSUMER EDUCATION AREA

Major Concepts for Area	Major Concepts for Unit			
	8th Grade 2-3 weeks	Comprehensive I 4-6 weeks	Comprehensive II 4-6 weeks	Special Interest Semester
Managerial processes	Guides for making satisfactory choices	Significance of management in developing personal competence Personal decision making and implementation	Significance of management in developing managerial competencies in the home Family decision making and implementation	Decision making and implementation for responsible adult living
Effective elements in the management process	Assessment of resource availability Extension of resources through care of possessions	Interrelatedness of elements in the management process Identification and utilization of personal and community resources	Influences of goals and values on family life styles Identification and utilization of family resources	Development of realistic goals and mature values Assessment of resource potential for the realization of long-term goals Extension of resource potential by increased managerial competencies Relationship of financial security to goals, values, and standards
Environmental influence on individual and family management	Influence of peer group on consumer behavior Independence as a consumer	Impact of the teenage consumer on the economy Effect of psychological factors on teenage consumer behavior Techniques for effective purchasing Value of mutual trust in the marketplace	Role of consumer in the economic system Factors involved in family financial planning Merchant-consumer relations	History of the American family as a producing-consumer unit Consumer citizenship Location and use of consumer protection services
Impact of the dual role on management and the economic system		Multiple role of the teen as a responsible individual and family member	Multiple role of the homemaker Occupational opportunities at the job entry level in Management-Consumer Education	Managerial roles of men and women Career opportunities in Management-Consumer Education

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TITLE OF UNIT: CHALLENGE OF CHOICE

SUGGESTED TIME: 2-3 weeks

MAJOR CONCEPTS FOR UNIT:

Guides for making satisfactory choices
Assessment of resource availability
Care of possessions
Influence of peer group on consumer behavior
Independence as a consumer

BEHAVIORAL OBJECTIVES FOR UNIT:

The student will

- recognize the role of habit in everyday life.
- comprehend the relationship between resources and choice range.
- evaluate the contribution which care of material possessions makes to the over-all use of resources.
- analyze peer influence on consumer behavior.
- analyze the factors involved in achieving independence as a consumer.

UNIT GENERALIZATIONS:

Conscious thought rather than habit is conducive to satisfactory choices.

Resources and their availability or scarcity affect the range of choices.

Care of possessions results in longer life for them and helps make funds available for other desirable things.

Early and continued experiences with peer groups influence the behavior of the young shopper.

The sense of "self" grows gradually and continually as the individual participates in an ever widening environment as a consumer.

CONCEPTUAL OUTLINE FOR UNIT – CHALLENGE OF CHOICE

(8th Grade Level)

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8th GRADE

MAJOR CONCEPT FOR UNIT: I. Guides for making satisfactory choices

SUPPORTING CONCEPTS: A. Role of habit in choice making
B. Steps in making choices

BEHAVIORAL OBJECTIVE FOR UNIT: Recognize the role of habit in everyday life.

SPECIFIC PERFORMANCE OUTCOMES:

The student will - describe the character of habits.

- defend the difficulty of changing a habit.

- initiate changing a habit, using the steps in making choices.

GENERALIZATION: Conscious thought rather than habit is conducive to satisfactory choices.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Habits are tendencies to act in a certain way which sometimes replace thinking and can be a hindrance to achievement. Decisions made frequently or repeatedly are the result of habit rather than conscious thought.	<u>Interest Approach</u>: At a given signal, Stop! Pretend to be a statue. <u>Think</u> about what you were doing. Were you aware of it or was it a result of habit? Or <u>ask</u> a student to get something for class use - textbooks, for example, which is generally carried out habitually. This time, have action in a different place. <u>Identify</u> habit in this action. <u>Define</u>: Habit. <u>List</u> habits that students display. <u>Note</u> habits that are beneficial, e.g. 1. washing hands 2. putting cap on toothpaste 3. putting soiled clothes in hamper 4. making beds OR <u>View transparencies</u> (The Role of Habits in Management). <u>Define</u> and <u>describe</u> the character of habits. <u>Discuss</u> the complexity of our lives if we did not have automatic action for various aspects of daily activity. <u>Pantomime</u> a situation in which a bad habit causes a loss of time and a good habit could save time (e.g., dropping clothes on floor).	Barclay, Champion, Brinkley, Funderburk, <u>Teen Guide to Homemaking</u>, Ch. 11. "Prepared Transparencies for Overhead Projection," (The Role of Habits in Management) HE-35, 3M Brand. Clayton, <u>Young Living</u>, 2nd Edition, Ch. 9.

A number of repeated actions or overlearning may be necessary in gaining habitual actions.

When there is a change in a situation, automatic actions are interrupted.

New habits take some effort to start, but once formed, they can help one in many ways.

A strong personal desire is necessary to change a habit.

Habit is encouraged by progress toward achievement.

The longer one holds a habit, the more frustrating is change.

Habit changing is facilitated by an analysis of the problems involved.

Routines establish a pattern of action which facilitates accomplishment of a task and frees energies for other activities. Good habits facilitate the flow of work.

Choices are influenced by the range of possibilities afforded by the situation.

Steps involved in choice-making include: define the problem, determine all choices, think through each choice, select best choice, accept decision.

Brainstorm situations in which repeated action or overlearning will be used in school (Example: threading sewing machine).

Discuss changed or new situations which interrupt automatic actions, such as getting used to a new furniture arrangement, or getting up early for school after a summer vacation. List others.

Given a situation, describe steps needed in breaking the old habit, developing a new one. (e.g., making a bed).

OR

View film "Habit Patterns" to see how bad and good habits are formed. Identify some habit of yours which needs changing.

Listen to tape "Are You Listening?" to explore your listening habits.

(EE) Initiate a plan for changing a habit. Solicit the help of a friend. Record progress. Report to class.

(AT) Suggest specific ways that habits can improve work flow (e.g., removing dishes from table when you get up from eating).

Outline a logical method for making choices.

Present a short problem situation involving a 13-year-old boy or girl. E.g., Sue babysits one afternoon a week for a neighbor, for which she receives pay. She always uses this money to buy snacks after school with her friends. She has an opportunity to take a trip next month with her club if she can save the money for expenses. Also, her mother's birthday is next month.

In small groups, using the problem-solving method, determine what choice or choices could be made. Present group ideas to class. Compile a list on the chalkboard of the most imaginative suggestions.

List a personal problem similar to situation given. Follow through steps in making choices.

Barclay and Champion, Teen Guide to Homemaking. See index: Habits.

Cross, Introductory Homemaking, Ch. 11.

Kentucky Department of Mental Health, "Habit Patterns", Film.
Penney's tape, "Are You Listening?"

Fleck, Fernandez, and Munves, Exploring Home and Family Living, Ch. 34.

8th GRADE

MAJOR CONCEPT FOR UNIT: II. Assessment of resource availability

SUPPORTED CONCEPTS: A. Money as a resource
B. Relationship of time availability to activities
C. Influence of attitude as a resource
D. Management of personal resources

BEHAVIORAL OBJECTIVE FOR UNIT: Comprehend the relation between resources and choice range.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- define resources.
 - describe the function of money.
 - name the forms of money.
 - identify problems resulting from poor use of time.
 - select practices in use of time which hinder relationships.
 - initiate behavior patterns which lead to satisfactory use of time.
 - describe the effect of attitude on accomplishment.
 - plan for use of personal resources.

GENERALIZATION: Resources and their availability or scarcity affect the range of choices.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
As each person earns and spends he satisfies his individual needs and wants.	<u>Bulletin Board:</u> Two sides of money, Teenagers earning, Teenagers spending.	Popular records.
Individual goals affect a person's attitude toward money.	<u>Interest Approach:</u> Play popular record regarding money problems. Students identify problems and list other songs regarding money problems. <u>Discuss</u> the money problems represented in the songs.	
The satisfaction money brings depends on its use.	<u>Write</u> a short paragraph by completing the following sentence "If I had \$50.00 to spend, no strings attached, I would . . ." <u>Share</u> ideas. <u>Choose</u> the best use of money from the paragraphs according to want satisfied. <u>Brainstorm</u> popular jokes about money, such as: "another day, another dollar," etc.	Barclay, Champion, Brinkley, Funderburk, <u>Teen Guide to Homemaking</u> , Ch. 11.

Kinds of purchasing power include: cash, demand deposits (checkbook money), and credit.

Actual spending patterns can be discovered by keeping a record of spending money over a period of time.

Time is easy to measure but difficult to comprehend.

Personal perception of time passing rapidly or slowly depends on how it is being used.

Individuals within a society differ in the value they place upon time.

The American culture highly values clock time.

Through discussion, describe the necessity of money, the function of money, and the forms of money.

Determine sources of money for teenagers.

Keep a record of how money is spent for one week. Examine record and determine money that was spent wastefully and spending that brought satisfaction.

Analyze spending habits. Devise a plan for next week to improve over past week's spending.

Bulletin Board: Alice in Wonderland. Mad Hatter - clock in-hand, running - "I'm late, I'm late, I'm in a hurried state!"

Discuss the basic for time concepts in the following statements: "Your party was a blast! The time passed so quickly. I can't believe it is time to go home." The 3 minutes called for to mix a cake-mix seems so much longer than the 3 minutes to get ready to catch the bus for school.

Demonstrate the passing of time by students holding up their hands when they guess the passing of one minute.

Brainstorm things you can do in three minutes, e.g., wash a blackboard, fold clothes from dryer, clean a mirror.

Demonstrate tasks which could be done in class. Divide class into small groups. Use a minute timer and time each group for different tasks accomplished in one minute, e.g., straighten chairs, empty trash, close windows, adjust shades, etc. Judge results.

Discuss the value placed on time used for leisure or required activities. List activities students enjoy.

Play record: "Get Me to the Church on Time."

Brainstorm other popular songs which emphasize time and discuss.

ENRICHMENT

View film: "Time," presenting methods for determining and keeping time.

Bratton, Home Management Is, Ch. 14.

Impact Instructional Innovations, My Allowance and How I Use It.

Illinois Teacher, Vol. XI, 6.

Barclay, Champion, Brinkley, Funderburk, Teen Guide to Homemaking, Ch. 11.

Popular songs.

University of Kentucky Audio-Visual Services, "Time."

8th GRADE II: Assessment of resource availability.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Time, if not managed well, may become like a monster ruling a person.	<u>Demonstrate</u> the point of doing "first things first," by letting marbles represent the most important jobs and beans the less important; <u>put</u> beans (less important jobs) in a jar first then the marbles (more important jobs) won't fit; <u>reverse</u> the procedure and <u>put</u> marbles in first, then the beans fit in.	Fleck, Fernandez, and Munves, <u>Exploring Home and Family Living</u> , Ch. 16. Greer and Gibbs, <u>Your Home and You</u> , Ch. 4. Barclay and Champion, <u>Teen Guide to Homemaking</u> , Ch. 11. Clayton, <u>Young Living</u> , Ch. 9. Thal and Holcombe, <u>Your Family and Its Money</u> , (See index: Attitude).
∞ Time, if managed well, allows one to take part in more enjoyable activities.	(EE) <u>Observe</u> the ways various members of your family use their time. Consider how your use of time may help or hinder them in doing their work well. <u>Explain</u> the "cause and effect" relationship between parents, nagging and your carrying out responsibility rather than putting it off. <u>Skit</u> : Example: There are two sisters, each with weekly responsibilities. One girl manages her time and completes the job. The other puts off her job. On Saturday afternoon an unexpected invitation arrives. The good manager can accept, the other girl misses the fun.	
Time is a resource that everyone possesses in the same amount but does not manage in the same way.	OR	
Time management is best learned through experience.	<u>Predict</u> the consequences of one's never planning and controlling the use of one's time but always being ruled by the immediate situation. <u>Complete</u> the sentence, "Things would go better in my family if only I would _____" <u>List</u> your daily routine for two days. <u>List</u> special activities for those two days and other things you'd like to do. <u>Plot</u> time plan out on a sheet of paper. <u>Fill</u> in the time allotted for each routine activity first such as work, school, and homework. <u>Reduce</u> the time left over for other activities, such as sports and recreation. <u>Re-arrange</u> if necessary. <u>Follow</u> plan.	General Electric Co. <u>Lesson: Time and How to Keep Track of It.</u>

(EE) Make a plan and put it into action for using time more effectively in home responsibilities.

(EE) Identify three habits which you now have that contribute to inefficient use of your time. Plan and put into action ways in which you can replace these with habits which contribute to satisfactory use of time. Carry out over a long enough period of time to see definite improvement.

(FHA) Guest speaker on how some successful persons disciplined themselves in their use of time to achieve extraordinary success.

ENRICHMENT

Illustrate how young teens tend to be overly ambitious in the amount of activity they can "cram into one day." Discuss guides for managing for the use of time in a more realistic manner. (See: Exploring Home and Family Living.)

"Prepared Transparencies for Overhead Projection," (The Influences of Attitude and Manner on Accomplishments), 15-3528-5, 3-M Brand.

Graphically show the time spent for each activity on a circle which has been divided into 24 units, each representing an hour of the day. Explain what you would do if you could relive that day.

Brainstorm values of balancing time use among play, study, home responsibility, family activities, etc.

8th GRADE

MAJOR CONCEPT FOR UNIT: III. Care of possessions

BEHAVIORAL OBJECTIVE FOR UNIT: Determine the contribution which care of possessions makes to the over-all use of resources.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- give reasons for appropriate care of possessions.
 - explain the value of reading directions for product use and care.
 - relate results of not caring for possessions.
 - justify the worth of caring for possessions.

GENERALIZATION: Care of possessions results in a longer life for them and helps make funds available for other desirable things.

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Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Material things last longer and give greater pleasure if they are given proper care and used correctly.	<u>Interest Approach:</u> Display a group of items which are obviously useless in their present state, but which could still be usable if proper care had been taken. (Students might be responsible for preparing the display.)	Fitzsimmons and White, <u>Management for You</u> , Ch. 4.
	OR	
	<u>Display</u> a shirt that has been properly hung and one that has been thrown down. <u>Discuss</u> the savings in time, energy, and money in taking proper care of the shirt and other possessions.	Cross, <u>Introductory Homemaking</u> , Ch. 8, "Personal Possession." Cross, <u>Enjoying Family Living</u> , Ch. 8, "Material Possessions."
	OR	
Care of possessions prevents budget leaks.	<u>Show</u> or <u>play</u> a record that has been scratched or broken from careless handling.	
Principles of management learned in the use of school resources can be applied to the care of personal things.	<u>Make</u> a "Careless List" of items that have been misused or not cared for recently. <u>Estimate</u> the amount of money required to replace the articles.	Clayton, <u>Young Living</u> , Ch. 11.
	<u>Consult</u> references and <u>cite</u> pointers on the importance of caring for and using material possessions properly. <u>Give examples</u> from your experience which support the ideas cited.	

List six pieces of equipment you use in the Home Economics Department. Compile a list for each piece of equipment. Estimate how long each piece should last. Predict the financial loss of having to replace or repair the equipment. Study references (use and care manuals) and report main pointers for the operation of each, working in six small groups.

Relate experiences resulting from failure to read the use and care manual.

State general rules for proper care of classroom equipment to keep it attractive and in good working condition.

(D) Bring an item to class which is not usable in its present condition, but which might be made useful through repairing or renovating. Exchange items and list your suggestions for repairing it. Use references when needed. Return items to the original owners to consider suggestions. Carry out simple repairs, or secure estimate of cost if repaired by an expert. Summarize the value of the experience.

(D) (EE) Locate items which may be restored to usefulness. "Save it, Fix it, Make it do."

(FHA) Cooperate with FFA in collecting and fixing broken toys and distributing them to less fortunate children at some time of the year other than Christmas.

(FHA) Use activity, "Put Yourself in the Conservation Scene," (Saving portfolio). Join in the concerned movement to preserve the environment. Enlist the support from other school and community groups.

OR

(FHA) Program: View film: "1985," to underscore the increasing devastation of the environment.

ENRICHMENT

Listen to a home service advisor from an appliance store or utility company. Study the use and care manual of some piece of equipment in your home which you use or wish to use.

Barday and Champion, Teen Guide to Homemaking, (See index: Care of:).

The Kiplinger Washington Editors, A Resource Unit for Teaching Consumer Education, Saving portfolio.

The Kiplinger Washington Editors, A Research Unit for Teaching Consumer Education, Saving portfolio.

American Federation of Labor and Congress of Industrial Organizations, Man and His Environment.

Association Sterling Films, "1985," MM-101.

8th GRADE

MAJOR CONCEPT FOR UNIT: IV. Influence of peer group on consumer behavior

SUPPORTING CONCEPTS: A. Influence of peer group on shopping habits.
B. Value of personal responsibility as a consumer.

BEHAVIORAL OBJECTIVE FOR UNIT: Analyze peer influence on consumer behavior.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- define peer.
 - examine influence of peer group on own actions.
 - list reasons given for shoplifting.
 - predict consequences of shoplifting.
 - give examples of peer influence on purchasing.
 - illustrate the need for peer approval.
 - summarize value of personal responsibility as a consumer.

GENERALIZATION: Early and continued experiences with peer groups influence the behavior of the young shopper.

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Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Attitudes are, in part, an outgrowth of peer relationships. Peer approval is a basic emotional need which can influence one's actions. Shoplifting is a dishonest method of securing merchandise and can lead to unpleasant consequences.	<u>Bulletin Board:</u> "Teeny Consumers." Each student using magazines selects an item commonly purchased by the young shopper for an amount previously specified. These pictures complete the bulletin board. <u>Point out</u> the need for peer approval as basic to teens' emotional needs. <u>Examine</u> peer influence on your behavior. Complete the sentences: Sometimes when I go shopping with my friends they influence me to ———or: I like to go shopping with my friends because———. <u>Share</u> ideas. <u>Skits:</u> Right way to secure an item (purchasing) and wrong way (shoplifting). <u>Survey</u> a group of your peers anonymously to identify attitudes and practices regarding shopping habits. <u>Compare</u> the responses of the boys and girls. <u>Explain</u> any significant difference.	Cross, <u>Introductory Homemaking</u>. See index: <u>Peer</u>.

Check sheet. Example: Check

I like to shop with friends
I prefer to go alone
I pay for all my purchases
Sometimes I shoplift alone
I only shoplift when my friends are with me
I only shoplift when a store has cheated me

Discuss results of check sheet with class.

The adolescent feels an urgent need to be accepted by his peer group.

Compile a list of reasons why teenagers engage in shoplifting. Give examples of more acceptable behavior which could meet the same need.

Identify those which may be motivated by "peer influence."

Invite a resource person - minister, a local policeman, or employee from a local business place, who can discuss the legal and moral consequences of shoplifting.

OR

Interview several store managers about the incidence of shoplifting, the number caught, and consequences. Report to class.

Consider an item of clothing or accessory you are wearing. Give examples or instances in which you bought items because of peer influence. List other things which influenced your choices.

Write minute dramas showing influence of peer group on shopping habits. Complete the statement "But, Mother, everybody else——", relating a shopping situation involving influence of peers.

Role play shopping for an item, contrasting courtesy and discourtesy, appropriate and inappropriate dress, having a definite plan, or "just looking around." Consult references on shopping courtesy, appropriate dress for shopping, and value of plan for shopping. Summarize the value of personal responsibility in shopping.

Fitzsimmons and White, Management for You, Ch. 8, "The Shopping List."

Illinois Teacher, Spring 1967-1968, Vol. XI, No. 6.

Peeler, Davis, Lessons in Living, Unit 2, Topic 2, Lesson 3.

Assuming personal responsibility in shopping requires learning and using correct guidelines.

8th GRADE

MAJOR CONCEPT: V. Independence as a consumer

SUPPORTING CONCEPTS: A. Basic consumer comparisons
B. Independence in making personal purchases
C. Fraudulent schemes directed at minors

BEHAVIORAL OBJECTIVE FOR UNIT: Analyze the factors involved in achieving independence as a consumer.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will - summarize value of learning to make own choices.
- solve problems in comparison shopping.
- discriminate between situations needing guidance and those that can be handled with independence.
- define fraud.
- identify fraudulent schemes and solution.

GENERALIZATION: The sense of "self" grows gradually and continually as the individual participates in an ever widening environment as a consumer.

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Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Maturity is revealed in an individual's use of the resources available to him.	<u>Interest Approach:</u> <u>Role-play</u> a situation in which there is conflict between mother and teen over purchasing an item. (Example: bathing suit.) <u>Show</u> the teen exerting independence in making the selection. <u>Ask</u> half of the class to be prepared to defend the mother's point of view, the other half the teens. <u>List</u> pointers in defense of each point of view. <u>Summarize</u> values of teens gradually becoming independent in making personal purchases.	(D) Davis and Peeler, <u>Lessons in Living</u> , Unit 2, Topic 2, Lesson 1.
In the process of self-development the individual builds up a set of values which are important criteria for his choicemaking.	<u>Bulletin Board:</u> "Don't be a Sucker." Depict a large sucker in middle. Students add items, examples of poor purchases. <u>Discuss</u> criteria for making a satisfying purchase and <u>compile</u> a list. <u>Keep</u> a record of the next 3 purchases you make (food, beverages, cosmetics, etc.).	
Comparison shopping aids in getting the most for the money.	<u>Test</u> your ability to make a wise purchase independently against the criteria.	
Consumers can save money if they compare prices before they buy.	<u>Participate</u> in a mock shopping tour through a class auction. Distribute play money up to a given amount. <u>Select</u> pictures of items likely to be chosen by the age group but within the price range designated by play money. Hold up picture; item goes to highest bidder. Study descriptive information accompanying picture - price, characteristics, care, etc. Write a paragraph criticizing the purchase (good or poor).	

Fraud is an intentional deception.

"Negative option cards" are cards which are to be returned to the company if the recipient does not wish to receive certain merchandise.

Adolescent boys are especially susceptible to ads promising to increase physical growth.

Adolescent girls often fall prey to dubious gadgets that promise figure improvement.

Accepting "free" merchandise frequently means making a commitment advantageous to the promoter.

Working in a group, compile 3 lists of items you feel you could purchase (1) independently, (2) with some help from mother, (3) mother making the decision with some help from you. Share with the class.

Choose a picture from a catalog or magazine of an item of your choice. Explain why you chose it. Break down the statement, "because I like it," into the steps for making choices.

Define: fraud and negative option.

Display types of items bought by "negative option cards" such as records, books, etc.

Discuss worth of items.

Examine ads in comic books to identify some which may "have a catch to them." Categorize according to: those offering "free" merchandise; requiring large investments with minimal profit or heavy loss; earning of home schemes; charging a fee for more information, etc.

Compile guides for recognizing "trucker signals."

Discuss the dangers of signing an agreement without checking with parents. e.g., signing to sell Christmas cards and receiving free gift.

Discuss and list solutions for instances where the teenage consumer is mistreated or experiences fraud.

ENRICHMENT

Invite the local postal inspector to give advice and information on current fraudulent practices to which teens may fall prey. (FHA program or class presentation).

(D) (EE) Identify sources of used items in the community. List guides for purchasing used items. Select and renovate a used item.

(EE) Find the average cost of dry cleaning a dress in your community by inquiring in three places of business. Figure the total probable cost which this would add to the cost of the garment. With mother's help select a pattern and fabric or ready-made garment which can be easily laundered.

Report to class.

(AT) (EE) Select a given item. Locate top, medium, and low quality of the item. Identify prices and characteristics of each. Explain in writing when each quality might preferably be selected.

Report to class.

Fleck, Fernandez, and Munves, Exploring Home and Family Living, Ch. 15, "Shopping Savers."

Women's Day, April, 1971, "The Frauds that Prey on Children."

Better Business Bureau, Facts You Should Know About Schemes.

8th GRADE -- V: Independence as a consumer.

Some Supporting Content
and Generalizations

Teaching Strategies
Learning - Evaluating Experiences

Resources

Evaluation. Students summarize student learning through unit
test or other means.

TITLE OF UNIT: TEENS' DECISIONS

SUGGESTED TIME: 6 weeks

MAJOR CONCEPTS FOR UNIT:

Significance of management in developing personal competence
Personal decision-making and implementation
Interrelatedness of elements in the management process
Identification and utilization of personal and community resources
Impact of the teenage consumer on the economy
Effect of psychological factors on teenage consumer behavior
Techniques for effective purchasing
Value of mutual trust in the marketplace
Multiple role of the teen as a responsible individual and family member

BEHAVIORAL OBJECTIVE FOR UNIT:

The student will

- understand the effect of management on personal competence.
- evaluate the factors involved in making and implementing decisions.
- analyze the interrelatedness of elements in the management process.
- evaluate the relation between optimum use of resources and personal satisfaction.
- understand the teenager's role in the economy.
- evaluate the relevance of psychologically motivating factors to consumer behavior.
- recognize relation between effective purchasing techniques and consumer satisfaction.
- demonstrate responsible consumer behavior.
- appreciate the value of assuming responsibility as an individual and family member.

UNIT GENERALIZATIONS:

Personal competence is facilitated by the use of principles of management.

Decisions are affected by the interaction of factors (situations, goals, values, resources, and alternatives) which influence managerial behavior.

Goals, values, attitudes, and expectations are the motivating forces in management.

The optimum use of resources varies with differences in families and situations.

Teenage consumers' choices are a determinant of marketing practices, prices, and the qualities of goods and services in the market.

Discrimination is required in evaluating factors influencing consumer choices in terms of relevance, reliability, and accuracy.

Planned spending and studying information before buying result in choices that give satisfaction in relation to goals.

The consumer can improve production and distribution of products by communicating wants, needs, satisfactions, and dissatisfactions to the retailer and the manufacturer.

Concepts developed by teens in the family regarding earning, planning, and using resources affect their future home as adults.

CONCEPTUAL OUTLINE FOR UNIT – TEEN'S DECISIONS

(Comprehensive I Level)

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MAJOR CONCEPT FOR UNIT: I. Significance of management in developing personal competence

SUPPORTING CONCEPTS: A. Meaning of personal management
B. Effect of management on personal satisfaction

BEHAVIORAL OBJECTIVE FOR UNIT: Understand the effect of management on personal competence.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will - define the term personal management.
- define the terms: resources, standards, goals, and values.
- rewrite definitions in own words.
- identify characteristics of a good and poor manager.
- give examples of good and poor management.

GENERALIZATION: Personal competence is facilitated by the use of principles of management.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
20 Management is a process through which an individual uses his resources to achieve as a satisfactory standard a goal or goals which seem important because of the particular value he holds.	Interest Approach: Develop a skit with puppets, using the introduction, p. 332, in <u>Homemaking for Teenagers</u> , or a skit using paper dolls to help form ideas of the meaning of management. <u>Write</u> your idea of the meaning of management based on the skit. <u>Share</u> and <u>list</u> ideas on the board. <u>Develop</u> a class definition of management through discussion. <u>Write</u> a definition of personal management.	McDermott and Nicholas, <u>Homemaking for Teenagers</u> , Ch. 8.
Goals are specific aims or objectives.	<u>Extend</u> the class definition by studying a ready-prepared definition or <u>read</u> references to discover a definition. From the two, <u>state</u> one acceptable to the group, yet inclusive in meaning.	Starr, <u>Management for Better Living</u> , Part I, Ch. 2.
Values are the ideals or principles which are important to a person.	In small groups, <u>state</u> a definition of: resources, standards, goals, and values. <u>Read</u> references and <u>share</u> findings with class.	Dictionary.
Values serve as guides for developing goals.	<u>Evaluation Experience</u> : Write definitions of resources, standards, goals, and values in your own words. or <u>React</u> to a word-association game.	Fitzsimmons and White, <u>Management for You</u> , Ch. 12.

Management goes on all the time.

Describe the effects of management through: (1) a comparative description of two teens, one a good manager, one a poor, or (2) a humorous skit by four students: "Clara Can't Finder," "Nelda Never Getter Througher," "Polly-Putter Offer," and "Ollie Over-Doer." Summarize key points from the skit.

The ability to manage can be acquired.

Debate: One is born a good manager. Define over-management and under-management and give examples. Explain the importance of management.

Principles of good management can be used to attain personal satisfaction.

Identify some personal satisfaction gained by using good management. Share with class.

Management, good or poor, contributes to success or failure.

Read suggested references and develop a list of characteristics descriptive of a good manager.

Consult references and prepare a check list for rating personal management practices. Identify own management practices from the check list.

Motivation is the inner drive that causes a person to act a certain way.

Consider the effect of motivation on developing satisfying managerial skills. Example: cleaning room only when company comes. List factors which may motivate teens to come good managers.

(Note: Survey the opinions of young homemakers regarding topics which should be given the most emphasis in the unit. Each student may give the questionnaire to one or more persons whose response she values.)

(EE) Select some practice(s) which needs improvement and plan for improving. Report on project.

(FHA) Panel to discuss ways teenagers can improve their management skills and how these contribute to personal competence.

Barclay and Champion, Teen Guide to Homemaking, Ch. 11.

Raines, Managing Livingtime, Part I, Ch. 1.

References previously listed.

"Prepared transparencies for overhead projection," "The effect of motivation on energy) 3M Brand.

Appendix, evaluation device 11.

MAJOR CONCEPT FOR UNIT: II. Personal decision making and implementation

SUPPORTING CONCEPTS: A. Identification of decisions
B. Process of rational decision making
C. Process of decision implementation

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate the factors involved in making and implementing decisions.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- define reasoned and non-reasoned decisions.
 - give examples of reasoned and non-reasoned decisions.
 - list steps in decision making in logical sequence.
 - identify factors involved in decision making.
 - solve a personal problem, using the process of decision making.
 - define decision implementation.
 - identify factors involved in implementing decisions.
 - select alternatives in procedure when necessitated by changes in people or situation.
 - appraise the value of decision making in youth.

GENERALIZATION: Decisions are affected by the interaction of factors (situations, goals, values, resources, and alternatives) which influence managerial behavior.

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Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Making decisions about the use of resources is a mental process and is the essence of management.	<u>Interest Approach</u> : Teacher conceals coin in one hand, raises hands, and asks class which hand holds coin. Let each choose, then reveal coin. Ask: What did you just do. On what did you base your decision. <u>Define</u> this as "snap" judgment or non-reasoned.	Cross, <u>Introductory Homemaking</u> , Ch. 8, (Choice-making). Cross, <u>Enjoying Family Living</u> , Ch. 1, (Decisions).
Decision making is necessitated when more than one alternative (possible choice) is available.	<u>Role-play</u> situation depicting other non-reasoned type decisions (involving little or no thought). Examples: Habitual - Brushing your teeth, getting dressed. Obligatory - Coming to class, leaving when bell rings, etc. Emotional - Buying a dress based on influence of trends in the peer group.	Starr, <u>Management for Better Living</u> , Part 1, Ch. I. D Fane, <u>Behind Every Face - A Changing Person</u> , Ch. 3.
Decision making reflects varying degrees of rationality. Decisions may be made on the basis of both rational consideration and emotions - the feelings of those making and those affected by the decisions.	<u>Pop-corn session</u> on "What is a reasoned decision?" <u>Point out</u> that "thinking through" is known as reasoned decision making and is considered to be managerial in nature. <u>Define</u> reasoned and non-reasoned decisions, <u>using</u> references.	Cross, <u>Enjoying Family Living</u> , Ch. 1, (Decisions).

Non-reasoned decisions involving little or no thought includes non-reasoned (snap), habitual, obligatory, and emotional and are made automatically.

Decisions are not of equal importance in relation to the problems handled and the effects on present and future courses of action.

When decisions involve little or no thought, little or no management is involved.

The ability to make reasoned decisions can be learned.

Reasoned decision making is managerial in nature; it is the problem solving kind of decision.

In making reasoned decisions one is managing.

Although they may be stated in somewhat different terms, rational decision making occurs in a series of logical steps.

Decision making takes place between tendency and action.

The skill of decision making varies with the circumstance and the individual.

Rational decisions represent choices resulting from logical analysis of the elements of situations.

When torn between attractive alternates, choose the one that rules out the fewest of the others.

Mental aspects dominate decision making; implementation is weighed with performance.

Observe and record during the next 24 hours two instances in which you made reasoned decisions and two in which you made nonreasoned decisions to discriminate between the two types.

Brainstorm examples of decisions which have lasting or far-reaching consequence to recognize the value of making them carefully. Contrast these with ones which have immediate consequences.

Interest Approach: What did you do yesterday that required making a decision? What will you do with your boyfriend, your summer, your education, your life? Explain these as "problems or decisions." Relate to "problem solving or decision making."

Develop a case study which illustrates the process of decision making as a class problem. Examples: Going to a ballgame or movie; deciding between buying two blouses. Identify the steps in the process of decision making. Compare sequence with references and note that different authors suggest different ways of stating steps. State the steps in rational decision making as the students best understand it.

Have a poster content to illustrate the steps in the process. (Use notebook size paper.)

Let class select the ones to be prepared as a bulletin board. Plan to display others in some way in class, as interest approaches, etc.

Working in small groups with a given situation, follow the process of decision making and report back to the class: Getting a new dress, getting to school on time, deciding what to wear, going steady, going out for cheerleader, use of space at home, which road to take. Analyze the sequence previously decided upon, revise as needed.

Consider a situation in which one is torn between attractive possibilities but one decision will lead to "busy intersections" and one will lead to a "dead end."

(EE) Student may select a problem necessitating making a choice and proceed to make a decision, following the process outlined in class.

(FHA) Use decision making too "kick-off" FHA chapter activities or degrees of achievement.

Consider: "After a choice is made, the decision is finished." "Today is yesterday's plan of action."

Fleck, Fernandez, and Munves, Living with Your Family, Ch. 2.

"Classtoon," (Decision Making CT-6), Scholastic Magazine.

Homemaking Research Laboratories, Consumer Study Unit, Set I, p. 39.

"Prepared Transparencies for Overhead Projection," (Rational Decision Making Process), 3M Brand.

Articles in teen magazine such as Ingenue, August 1972, "Decisions, Decisions, Decisions."

Cross, Introductory Homemaking, Ch. 8, (Choicemaking).

Comprehensive I - II. Personal decision making and implementation.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
The role of manager as organizer involves control through checking, adjusting, and facilitating decisions. Implementation of plans involves controlling and evaluating and may involve reappraisal and adjustment of procedure to meet changing conditions. A standard is a rule or model for measuring extent, value, and quality. Risk and uncertainty in decision making vary with people and with situations. Disadvantages as well as advantages are usually inherent in the alternative selected in a decision. Managerial skills gained as an adolescent makes decision making easier for an adult. Sometimes there is no "best" or "right" choice; one may be happy with any number of choices.	<u>Display</u> visual showing that decision making is only half the management process, with implementation (controlling and evaluating) the other half. <u>Present</u> as "Two Sides of a Coin." Identify factors involved in implementing decisions by reviewing the decision making process. <u>Create</u> a fictitious teenager, <u>using</u> a paper doll or original creation. <u>Divide</u> the class into four groups: Let Group One <u>set up</u> a situation necessitating making a decision; Group Two <u>interject</u> circumstances necessitating flexibility in plans; Group Three <u>interject</u> into the situation the idea of the results falling short of expectations (standards); and Group Four <u>select</u> alternatives with each change in situation. <u>Consider</u> what would have happened if other alternatives had been selected. <u>Consider</u>: Whether there are always advantages and/or disadvantages to every alternative; whether there is ever one best solution; whether there is anything to be learned in carrying out decisions even if the outcome is not as satisfying as expected. <u>Give examples</u> to support your position. <u>Invite</u> a panel of adults to share feelings on how youth can be taught to make satisfying decisions. <u>Evaluation</u>: Think of some adults you know who are habitually indecisive. <u>Analyze</u> how their experience in decision making as young people affects their ability to make decisions as an adult. <u>Appraise</u> the value of decision making for youth. <u>Write</u> a brief analysis of your own experience in decision making, including strengths and needs for improvement.	"Prepared Transparencies for Overhead Projection," (Identifying and Setting Standards and Organizing Activities to Achieve Goals), 3M Brand.

MAJOR CONCEPT FOR UNIT: III. Interrelatedness of elements in the management process

SUPPORTING CONCEPTS: A. Significance of goals in the management process
B. Factors influencing values, attitudes, and expectations
C. Interrelatedness of values and goals

BEHAVIORAL OBJECTIVE FOR UNIT: Analyze the interrelatedness of elements in the management process.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- describe long-term and short-term goals.
 - relate the contribution of clearly defined goals to future satisfaction.
 - illustrate long-term and short-term goals.
 - list factors influencing value development.
 - explain how values can be modified.
 - discriminate among influences on various types of values.
 - define values in own terminology.
 - state some personal values.
 - give examples showing relation between values and behavior.
 - illustrate relation between values and behavior.

GENERALIZATION: Goals, values, attitudes, and expectations are the motivating forces in management.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Goals are the ends toward which effort is directed.	<u>Interest Approach:</u> <u>Make</u> wishbones from construction paper. <u>Give</u> three to each student. On each <u>write</u> one personal aim or objective. <u>Identify</u> these as goals. <u>Review</u> definition of goal. <u>List</u> these on the board and <u>note</u> if they are individual goals or common to all.	Starr, <u>Management for Better Living</u> , Part I, Ch. I, and Part III, Ch. I.
Clearly defined goals are basic to good management and contribute to personal satisfaction.		
Individual goals are reflected in the choice of experience and behavior.	<u>View</u> a series of visuals, using pictures from magazines of teenagers in typical situations. Identify their goals as evidenced by their appearance (dress), surroundings, (possessions), and/or activity.	Barclay and Champion, <u>Teen Guide to Homemaking</u> , Ch. 11.
		Cross, <u>Introductory Homemaking</u> , Ch. 1.
		Cross, <u>Enjoying Family Living</u> , Ch. 8.
Short term goals may be ends in themselves or stepping stones to achieving long-term goals.	<u>Look</u> at "wish-bones." <u>Arrange</u> these on a wish-bone tree previously prepared on a bulletin board entitled, "I Wish - I Wish." <u>Place</u> long-term goals near the top. Identify intermediate goals along with discussion on long- and short-term goals.	Home Service Institute, Calgon Company, <u>I Wish - I Wish</u> .

Comprehensive I - III. Interrelatedness of elements in the management process.

Some Supporting Content
and Generalizations

Teaching Strategies
Learning - Evaluating Experiences

Resources

Goals are desires which an individual attempts to fulfill in the immediate future or over a long-range period.

Conflicting goals may lead to problems in personal relationship.
Satisfaction is enhanced by attaining one's goals.

Goals that represent an individual's values are necessary if the individual is to get the most satisfaction out of life.

Family values and community expectations influence one's values, attitudes, and self-expectations. Values are learned from early and continued experiences within the family, peer groups, and the community. Values and attitudes can be consciously modified if a person desires to change them. Experiences and contacts with people are major factors which motivate change.

Values change as a result of an individual's experiences.

Value systems are developed as a person's needs are met, as he thinks about and reacts to his experiences, and as he adjusts to change.

Consider: How did your goals five years ago affect your life today? How will today's goals affect your life five years from now? How long-term goals are sometimes sacrificed for more immediate satisfaction.

Have class cartoonists illustrate how teen's goals and parent's goals for the teen sometimes differ. Example: Son wants to be a popular singer; Dad expects him to join his business firm. Or use cartoons from magazines.

Listen to an older high school student speak about his goals, discussing how some goals are now being worked toward and some are already achieved. Determine which were particularly satisfying and why.

Summarize key points on the relation between personal satisfaction and clearly defined goals.

Interest Approach: Display two boxes: one empty but beautifully wrapped; the other wrapped in newspaper and tied with string but containing a quarter. Let each choose which he would rather have. Open boxes. Ask "what influenced the choice?" Identify these influences as values.

List values which seem to be important to today's teenagers. Arrange these in a priority listing. Analyze why each list differs.

Think of the last item you purchased. Identify factors influencing your choice.

OR

Interview people to discover why they have certain items.

Role-play situations showing conflict in the family resulting from differences in values held by parents and teens. Explain how values develop in adjustment to change.

Consider what particular factor has the greatest influence in shaping each type of individual values: moral, cultural, aesthetic, social, and intellectual.

Cross, Introductory Homemaking, Ch. 1 and 3.

(D) Fane, Behind Every Face - A Changing Person, Ch. 1.

Methods and Materials Press, "Your Friends - Who Chooses Them.", Socio-guidrama 11.

"Classtown," (Family Life CT-3), Scholastic Magazine.

Values serve as general guides which tend to give directions to life.

Attitude affects and is affected by one's values.

Values comprise what one believes is important.

Some of the most compelling values are held subconsciously.

Goals and values are interrelated.

Goals can be thought of as values put into action.

When goals conflict, the most valued goal is decided upon. Conditions and events as well as values influence goals.

(FHA) Invite a foreign student or a missionary returned on furlough to discuss values and goals in another country or culture. Point out similarities and differences in the cultures.

Interest Approach: Place play-money of different denominations on chairs: Ask the class to look at the money and choose where to sit. Consider action: Was your choice placed on money-value or being near a friend? Define values.

Study cartoons, advice columns, quotes from well-known persons, or a case study to discover underlying values. Use opaque projector to view cartoons. Discuss how values are reflected by behavior.

Circular response to express some of own values as they are reflected by: plans for the future, activity enjoyed, people liked, selections made in clothing, and furniture styles.

Take a forced - choice values test. (Example: Teaching Topics cited or Evaluation device 12, Appendix). Relate results to your thinking about the values you hold.

"If" situations: If you value _____, one of your goals is probably _____. (Use such values as freedom, privacy, beauty, knowledge, scholastic standing, chastity, service to others.)

Given an amount of play-money, write on it what you would buy if it were real. Write on the back why your goal was selected and what value you held, based on your decision. Explain values of different girls who had the same amount of money.

Small buzz groups to discuss what might happen in situations when goals conflict. Example: One values both friendship and truthfulness and a friend asks you "not to tell" and the teacher insists that you tell. Think of other examples to use in discussion.

Cross, Introductory Homemaking, Ch. 1 and 3.

Money Management Institute of H.F.C., Your Guide for Teaching Money Management.

Homemaking Research Laboratories, Consumer Study Unit, Set I, (Influences on Choices).

Institute of Life Insurance, Teaching Topics, Vol. 19, No. 2, Spring, 1970.

Michigan State University, Values II, Extension Bulletin, E-648.

"Prepared Transparencies for Overhead Projection," (Management in Relation to Values and Goals), 3M Brand.

MAJOR CONCEPT FOR UNIT: IV. Identification and utilization of personal and community resources

- SUPPORTING CONCEPTS:
- A. Personal and community resources
 - B. Utilization of time as a resource
 - C. Utilization of energy as a resource
 - D. Utilization of money as a resource
 - E. Credit, an economic resource, and its use

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate the relation between optimum use of resources and personal satisfaction.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- list the major personal resources available to teens.
 - distinguish between tangible and intangible resources.
 - select resources to be used in reaching a goal.
 - compile a list of community resources.
 - describe time as a limited resource.
 - select worthwhile leisure-time activities.
 - use time management for a given period.
 - identify energy as a resource.
 - explain how energy or time may be used to save the other.
 - solve problem on use of time and energy.
 - list sources for teens' personal income.
 - summarize factors affecting the sharing of family income.
 - state the advantages and disadvantages of using credit.
 - distinguish among the three major types of sales credit.
 - justify the value of responsibility in the use of credit.

GENERALIZATION: The optimum use of resources varies with differences in families and situations.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Resources, both tangible and intangible, are available within families and communities. The extent to which goals are realistic is affected by the assessment of resource potential. Values and attitudes determine how one chooses to use his resources. Management is necessary because of limited resources.	<u>Interest Approach:</u> Visual of Charlie Brown's baseball team. (May use flannel board, opaque, or overhead.) <u>Discuss:</u> Is there anything wrong with Charlie Brown as a manager? Or is the problem unrealistic goals due to poor assessment of available resources? (Not enough members, none are skilled, interest and enthusiasm missing.) <u>Define</u> personal resource. <u>Review</u> definition of management and <u>consider</u>, "Why is management necessary?" <u>Read</u> references, as needed for review. <u>List</u> the major personal resources available to teens.	Cross, <u>Introductory Homemaking</u>, Ch. 8. Cross, <u>Enjoying Family Living</u>, Unit II, Ch. 8. McDermott and Nicholas, <u>Homemaking for Teenagers</u>, Ch. 8. Fitzsimmons and White, <u>Management for You</u>, Ch. 3.

Different forms or combinations of resources may yield similar satisfaction.

Effective organization is related to optimum use of resources.

Tangible resources include money and possessions.

Intangible resources include time, energy, knowledge, and skill.

Intangible resources are used to achieve tangible resources.

The perception of available resources may enhance or limit the management potential of individuals and families.

Community resources can be used to expand or supplement an individual's income or satisfactions.

Small group discussions on how one resource may be substituted for another. Example: How knowledge and skills may be substituted for money.

Evaluation Experience: Carry out a class activity in which half the class participates in baking brownies from a mix and analyzes the cost of resources; the other half prepares and serves frozen brownies and analyzes the cost of resources. Conclude by discussing how the urgency of the goal would determine the choice of the resource.

OR

Construct a small wishing well. Write on play-coins wishes or goals which students have earlier expressed; let each student take one coin from the well and tell what resources she would need to reach that goal. List and identify these as tangible or intangible.

Use circular response to list the "things we have available" (resources) outside our home to help us achieve our goals, some of which we pay for directly, some indirectly.

Prepare a flannel board with columns for various types of resources. As students respond, let each write his response on a paper strip and add it to the proper column. Watch ideas grow. Summarize services or satisfactions derived from each type.

Working in small groups, conduct a community survey and compile a list of local community resources under each type to increase awareness of their availability. Discuss how each can be used to expand or supplement an individual's income or satisfactions.

Listen to outside speakers: (1) health nurse to speak on the services of the health department, (2) member of local service organization to explain scholarships and other types of recognition for students, (3) person to discuss aid to dependent children (or view film, "Wednesday's Child.") (4) minister to explain youth programs and activities in local churches, (5) member of local fire department to speak to FHA during fire prevention work. Consider instances in which you would use these.

Field trip: Day care center, to become familiar with facilities available for children. Write an article for the school or local paper describing the resource.

Spitze, Teaching Aids for Consumer Homemaking Programs, "Parties for Pennies."

"Prepared Transparencies for Overhead Projection," (Human Resource and Personal Development) 3M Brand.

Newspaper.

Fane, Behind Every Face - A Challenge of Success, Ch. 5.

State Department of Parks and Recreation.

Film, "Wednesday's Child," (ADC) 5 reels. (Check available film catalogs.)

Comprehensive I - IV. Identification and utilization of personal and community resources.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Community resources are related to taxes.	<u>Role-play</u> : Baby-sitter calling fire department, police department, sheriff, and doctor to become oriented to the use of these services.	
An awareness of the resources available contributes to making the best use of all resources.	(FHA) <u>Survey</u> local recreation areas and make a <u>display</u> on "Know your county recreation." Include photographs. <u>Plan</u> and <u>carry out</u> a group outing to use facilities.	
	<u>Interview</u> knowledgeable persons on costs of providing fire, police, health, and recreational facilities. <u>Consider</u> how these indirectly add to our income.	
	<u>Think</u> of some resources which are "free" such as the enjoyment of a spring day, pine forest, wild flowers, mountain stream. <u>Appraise</u> the importance of using these in a responsible manner.	Cartoons on ecology.
	(FHA) <u>Consider</u> ways in which teens might serve in the community.	Fleck, Munves, and Fernandez, <u>Living with your Family</u> , Ch. 31.
	(EE) <u>Select</u> one or more community resources. Carry out a plan for the use of it. <u>Report</u> .	
Time is an equal resource for everyone.	<u>Bulletin Board</u> : "Bugged for the lack of time." (Use bugs or Volkswagen pictures to suggest ways of making optimum use of time.)	Cross, <u>Enjoying Family Living</u> , Ch. 8.
	Complete the following statement: "I just did not have time to-----." "I wish I had enough time to-----."	
	OR	
	<u>Discover</u> the meaning of the statements of famous people about the use of time. <u>Label</u> time as a limited resource.	
A person may choose to use his obligatory time (study, home, school, and community responsibilities) wisely or squander it. Time has value as a resource when it is used to achieve something wanted. Time well planned and used enables one to reach goals. Time when well managed becomes a flexible, usable resource.	<u>Distinguish</u> between leisure time and obligatory time.	Homemaking Research Laboratories, <u>Consumer Study Unit</u> , Set I, p. 31.
	<u>Consider</u> : What do people mean when they say, "I just don't have time." <u>Discover</u> the concept of time as an equal resource for all. <u>Discuss</u> : Obligations may place limits on the way a person chooses to use his time. <u>List</u> some examples. <u>Discuss</u> : How planning for the use of one's time may aid in reaching goals. <u>Consult</u> references for suggestions for effective planning for use of time.	"Classtoon," (Planning your Time TM20), Scholastic Magazine.
		Bratton, <u>Home Management Is</u> , Ch. 13.

Time if used according to a plan can allow opportunity to get work completed and have fun too.

Leisure time is that time which may be used as one chooses, free of obligation.

Time management affects all aspects of life, not only work.

Energy is a variable resource.

Energy may be lacking because of physical conditions, such as too little rest, insufficient food, or poor health, or from psychological conditions, such as frustration, stress, or boredom.

Time and energy are interrelated resources.

The cost of using resources for any purpose is that which is given up because of such use.

Simplifying techniques conserves the use of some resources.

Different forms or combinations of resources may yield similar satisfactions.

Role-play situations which involve planning for the use of time as it serves as a resource in reaching goals. (See Management for You and Evaluation device no. 1 Appendix.) Justify the value of planning.

React to the statement "Leisure time is for loafing," then to the statement "Recreation means to recreate." Define leisure time.

Survey available resources for leisure-time activities in the home and local community for teens. Select and use one or more resources.

Write a description of "The most fun I ever had on the least amount of money." Share with the class.

Hobby Fair: Each student will illustrate or describe a favorite leisure-time activity for the class. Prepare a display of examples.

(EE) Plan for improving the use of obligatory and leisure time after having kept a record of activities for a period of time. Carry out plans long enough to see definite increase in satisfaction gained. Report results.

Bulletin Board: "Are you 'Dragon' from lack of energy?" For interest approach enlarge sketch of dragon from child's coloring book.

Discuss the resources which may be scarce for the following people: working wife and mother, retired teacher, low-income wife, and a young girl in a wheelchair.

List factors which may reduce energy level. Summarize pointers for minimizing the effect.

Cite examples and explain how time may be used to save energy (resting and working leisurely) and how time may be saved by using more energy (rushing, running rather than walking).

Identify values of learning to save time and energy to the teenager. Capitalize on the idea that many teens plan or intend to do more than time allows. Point out that this is a means of getting through with unpleasant tasks when more exciting things await.

Half of the class prepares a "Dear Abby" letter expressing a problem situation of a teen's use of time and/or energy - signed, "Tired Teen." Let the other half of the class play "Abby" and answer the letter. Share with class. Utilize references to support your answer.

Fitzsimmons and White, Management for You, Ch. 2 and 3. Appendix QQ.

Homemaking Research Laboratories, Consumer Study Unit, Set II, p. 35.

Cross, Enjoying Family Living, Ch. 3.

Cross, Introductory Homemaking, Ch. 2 and 8.

Fitzsimmons and White, Management for You, Ch. 3 and 5.

Homemaking Research Laboratories, Consumer Study Unit, Set I, p. 29.

Fleck, Fernandez, and Munves, Living with your Family, Ch. 22.

Starr, Management for Better Living, Part II, Ch. 2.

Comprehensive I - IV. Identification and utilization of personal and community resources.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Money is a limited resource.	<u>Interest Approach:</u> "Penny for your thoughts." Given a quote about money, think for a few minutes about the meaning and then exchange thoughts (for a penny) with the class. Pool attitudes about money.	<u>The Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education, "Saving-Quota of Quotes."</u>
The real value of money is determined by its ability to purchase goods and services.	<u>Clarify</u> concept of value of money as a resource. <u>View</u> transparency, "Money Can Bring You Many Things," p. 8, <u>Teacher Resource Unit on Consumer Education.</u>	<u>Homemaking Research Laboratories, Teacher Resource Unit on Consumer Education, p. 126.</u>
Learning to use an allowance contributes to greater skill in money management in adulthood.	<u>Recall</u> during the last week where you got the money you spent. <u>List</u> sources and <u>check</u> references for other sources of personal income.	<u>Fleck, Fernandez, and Munves, Living with your Family, Ch. 29.</u>
The family income is shared by every member of the family, and each is responsible for its management.	<u>Debate:</u> Allowance vs. Dole System. <u>Consult</u> references for information to present arguments for or against. <u>Summarize</u> and <u>weigh</u> evidence for and against both.	<u>Cross, Enjoying Family Living, Ch. 8.</u>
Factors which influence teens' share in the family money are size, age, and money needs of members; amount of income; stage in family life-cycle; and teens' expenses.	<u>Role-play:</u> Asking for an allowance. <u>Relate</u> your request to parents to start an allowance, if none exists.	<u>Fitzsimmons and White, Management for You, Ch. 3.</u>
Personal skill may be used to increase income.	<u>Listen</u> to an open-ended story about a family situation in which the family is required to share in reaching a decision on how to spend Dad's bonus. <u>Summarize</u> factors which affect the sharing of family income.	<u>Barclay and Champion, Teen Guide to Homemaking, Ch. 19.</u>
	<u>Discuss:</u> "The money youth spends does not grow on trees; it comes from the family pocketbook."	<u>Starr, Management for Better Living, Part III, Ch. I.</u>
	(CE) <u>Give examples</u> of new or clever ways to earn money: pet sitting, house sitting, plant sitting, companion to an elderly person, package wrapping and mailing, card addressing, window washing, silver polishing, shoe polishing, care of flower beds, and letter writing for the elderly. <u>Select</u> and <u>initiate</u> one or more suggestions. <u>Read</u> "Jan Goes to Camp."	<u>Homemaking Research Laboratories, Consumer Unit, Set I, p. 55.</u>
	(FHA) <u>Hobo Day:</u> <u>Perform</u> some of the above jobs to raise money for the scholarship fund.	<u>Public Affairs Pamphlet, A Chance for Every Child, No. 444.</u>
		<u>Cross, Introductory Homemaking, Ch. 10.</u>
		<u>Spitze, Teaching Aids For Consumer and Homemaking Programs, "Jan Goes to Camp."</u>

Extended Experience: Select a responsibility you can assume or a service you can render which will save the family money. Record and estimate the financial worth to your family.

OR

Explain occasions in which you shared in making a family decision about spending money.

Interest Approach: (Availability of credit). Display ads, correspondence, credit cards, and other printed materials encouraging the use of credit.

Pretest: What students know about credit. (Questionnaire, opinionnaire, or word-association).

Listen to quotes on credit and explain the meaning. Outline various beliefs regarding credit.

View Parts I & II of filmstrip, "Credit, A Consumer Resource." View transparency prepared from p. 2 and 3 of booklet, Consumer Credit and You.

Read references to find advantages of credit; find disadvantages. Categorize these by weighing the advantages against the disadvantages, using a visual of a scale. Summarize pros and cons of using both cash and credit.

OR

Listen to teacher presentation of the basic types of credit and the basic methods of repayment. Cite examples in your family of the use of each.

Check references to find three basic types of charge accounts (sales credit). Indicate which form of credit would be best to use for a given list of goods and services. Utilize references as needed.

Interview a recent graduate who has used consumer credit. Paraphrase the presentation.

Conduct a survey of local retail stores for information on the availability of teenage charge accounts and the criteria which need to be met to open such an account. Survey students to discover how many have charge accounts.

Fleck, Fernandez, and Munves, Exploring Home and Family Living, Ch. 15.

Money Management Institute of H.F.C., Your Guide for Teaching Consumer Credit.

Penney's, Filmstrip, "Credit, A Consumer Resource."

NCFA, Educational charts: Who Uses Consumer Credit? Why do People Use Consumer Credit? How Much Consumer Credit is Used? What is Consumer Credit Worth? Ohio Consumer Loan Assoc., The Miracles of Credit.

National Foundation for Consumer Credit, Using Our Credit Intelligently, Consumer Credit, Establishing Good Credit, The Forms of Credit We Use.

Money Management of H.F.C. Corp., It's Your Credit, Manage it Wisely. Garrett and Metzen, You are a Consumer, Ch. 3 and 6.

USDA, When You Use Credit. ICCA, How to Use Consumer Credit Wisely. Cuna Institute, Using Credit Wisely.

Consumer credit permits the use of future income to satisfy present wants and needs.

Credit involves the use of money in exchange for a promise to pay later.

Credit is neither good nor bad.

Sales credit and cash credit are the two basic types of consumer credit. Each may be classified as non-installment or installment credit, based on method of repayment.

Most commonly used types of credit include the regular charge account, the revolving or open-end account, and the installment or time payment plan.

Charge account credit is a form of credit which requires no down payment and no contract to sign.

Each form of credit is designed to meet a different consumer need.

Comprehensive I - IV. Identification and utilization of personal and community resources.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Credit cards are a convenience for people who are reasonably sure they can pay bills upon receipt without incurring service charges.	<u>List</u> rights and responsibilities in the use of credit cards. <u>Justify</u> use of credit cards.	<u>Consumer Bulletin</u> , "Your 30-Day Revolving Charge Account may be Costing You Money," June 1967, Reprint.
	<u>Panel</u> composed of parents, teens, and merchants to discuss "Teenage charge accounts - whose responsibility?"	Sears, <u>A Department Store in a Classroom</u> .
	OR	Homemaking Research Laboratories, <u>Consumer Study Unit</u> , Set I, p. 74.
	<u>Listen</u> to open-end situation, "Teenage Credit," in <u>Decision Making for Consumer Unit</u> . Using references, <u>justify</u> the conclusion of the panel or the discussion following the open-end situation.	Schoenfeld and Natella, <u>The Consumer and His Dollars</u> , Ch. 9.
Self control is necessary to avoid impulse buying in the use of credit cards.	<u>Summary</u> . Complete the "Sales Credit Chart," Evaluation device no. 4, appendix.	Grolier Education Corp., Text Unit: <u>Ways to Handle Money: Different Ways to Pay for what You Buy</u> .
	(FHA) <u>Listen</u> to resource person(s) share hobby ideas or other leisure time interests.	Appendix RR. Visual Education Consultants Corp., "Charge it, Please."

MAJOR CONCEPT FOR UNIT: V. Impact of the teenage consumer on the economy

SUPPORTING CONCEPT: A. The teen's role as a consumer
B. Ways teens spend their money

BEHAVIORAL OBJECTIVE FOR UNIT: Understand the teenager's role in the economy.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- define consumer.
 - explain the impact of teen spending on the economy.
 - give examples of ways in which teen consumer behavior influences the economy.

GENERALIZATION: Teenage consumers' choices are a determinant of marketing practices, prices, and the qualities of goods and services in the market.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
35 A consumer is anyone who purchases and uses goods and services to satisfy his personal needs and wants. The consumer's purchase of any item denotes to the retailer or manufacturer a demand for the item.	View: Filmstrips, "The Exploited Generation" to gain ideas on how teens' spending affects the economy. <u>Define</u> consumer. <u>Bulletin Board</u>: "Hey - Big Spender." <u>Illustrate</u> with items teens commonly buy. <u>Interest Approach</u>: Display ten items or pictures of items for which youth might spend money (records, jewelry, books, magazines, etc.): <u>Rank</u> these in the order of your preference. <u>Discuss</u> commonalities in selection of these. <u>Consider</u>: If you were a retail merchant, which of these items would you rather sell? <u>Explain</u>.	Guidance Associates, "The Exploited Generation," Part I and II, (Sound-filmstrips). Consumer Union, "Wooing the Dimply Pimply," <u>New York Times</u>, 1966, Reprint.

MAJOR CONCEPT FOR UNIT: VI. Effect of psychological factors on teenage consumer behavior.

SUPPORTING CONCEPTS: A. Factors which motivate teen consumer behavior
B. Advertising as a motivating factor on consumer behavior

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate the relevance of psychologically motivating factors to consumer behavior.

SPECIFIC PERFORMANCE OUTCOMES:

The student will - list factors which motivate consumer behavior.
- prepare an appealing advertisement.
- relate the value of consumer awareness to motivating factors.

GENERALIZATION: Discrimination is required in evaluating factors influencing consumer choices in terms of relevance, reliability, and accuracy.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Factors influencing consumers directly or indirectly include both external elements (ads, mass media, fashion, income, and accessibility) and internal elements (status, habit, prestige, custom, imitation).	<u>Consult</u> references and <u>list</u> factors that influence teenage consumer behavior. <u>Differentiate</u> between internal (status, prestige) and external influences (ads and mass media). <u>Identify</u> the ones which seem to have the most appeal. <u>Interest Approach.</u> Checklist "How's Your S.Q?" <u>Think</u> of the last three purchases you made. <u>Discover</u> why you made them. <u>Write</u> the factors which influenced you most. <u>Point out</u> the difficulty of recognizing the factors which motivate us to do certain things.	Visual Education Consultants Corp. "Consumer Concepts." Appendix SS. Thal and Holcombe, <u>Your Family and its Money</u> , Prologue.
Forms of advertising are numerous and include: TV., radio, magazines, newspapers, and billboards.	<u>Compile</u> ads which are directed toward the teenager and <u>evaluate</u> in terms of how they affect buying habits: Do they say little? Do they say nothing?, Do they say enough, or Do they falsify? <u>Prepare</u> ads for a non-existing product. <u>Discuss</u> how each would probably affect buying habits.	"Prepared Transparencies for Overhead Projection," (Consumer: Who? Why? and How?), 3M Brand. Institute of Life Insurance, "Our Role as Consumers," Film.
Advertising is a potent agent in influencing teenage consumer choice and should be evaluated carefully.	<u>Consult</u> references to discover the purposes of advertising. <u>Locate</u> one ad which falls into each of the six categories: conformity, imitation, association, suggestion, intellectual appeal, and snob appeal.	<u>Teaching Topics</u> , Fall 1968. Penney's <u>Forum</u> , Spring/Summer 1971. "Prepared Transparencies for Overhead Projection," (Evaluating Ads), 3M Brand. Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education - the Marketplace, Portfolio 1.

Comprehensive I - VI. Effect of psychological factors on teenage consumer behavior.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Advertising can be both a benefit and a danger to the shopper.	<u>Check</u> awareness of advertising by listing the product advertised when given a slogan or jingle used to promote it. (Might use for interest approach.) (FHA) <u>Record</u> "on-the-spot" interviews with teenage shoppers. <u>Inquire</u> about why choices were made. <u>Relate</u> these to teen values. <u>Contrast</u> the attitude "This is what I have, how much will it buy?" with "What do I want, how much does it cost?" <u>Relate</u> these to goals or knowing what you really want out of life. <u>Carry out</u> activities one and seven in Student Activity File in Spending Portfolio. (D) <u>Home Experience</u>: <u>Watch</u> TV. for ads which are directed at teenagers. <u>Describe</u> briefly in log-form.	The Kiplinger Washington Editors, <u>A Resource Kit for Teaching Consumer Education</u>, "Spending Portfolio."

MAJOR CONCEPT FOR UNIT: VII. Technique for effective purchasing

SUPPORTING CONCEPTS:

- A. Spending and savings plan
- B. Use of banking services
- C. Sources of consumer information
- D. Comparative shopping

BEHAVIORAL OBJECTIVE FOR UNIT: Recognize relation between effective purchasing techniques and consumer satisfaction.

SPECIFIC PERFORMANCE OUTCOMES:

The student will - state the value of planning.
 - prepare a plan for spending.
 - distinguish between planned spending and impulse buying.
 - explain available banking services.
 - justify the use of banks for storing money.
 - list sources of product information.
 - summarize the effectiveness of buying guides.

GENERALIZATION: Planned spending and studying information before buying result in choices that give satisfaction in relation to goals.

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Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
	<u>Interest Approach:</u> Hand each student an envelope containing a certain amount of play money. <u>Explain</u> "this is your week's allowance." <u>Plan</u> how you will spend it. To add spice, make the amounts different from student to student. <u>Consult</u> references and <u>state</u> pointers on planning spending.	Barclay and Champion, <u>Teen Guide to Homemaking</u> , Ch. 12. Homemaking Research Laboratories, Consumer Study Unit, Set I, Ch. 2.
Spending, if planned, can be done without financial risk.	<u>Introduce</u> , using cartoons or pictures and <u>describe</u> : "Sam the Spendthrift," "Don, the Dreamer," "Polly the Pennypincher." <u>Discuss</u> each in terms of the probable satisfaction he realizes from his behavior relative to planned spending.	Cross, <u>Introductory Homemaking</u> , Ch. 10. Cross, <u>Enjoying Family Living</u> , Ch. 8.
A plan for spending is called a budget.	(AT) <u>Special Report:</u> "Shopping Tour" from <u>Belles on Their Toes</u> . <u>Listen</u> for usable suggestions on effective purchasing through planning.	Gilbreth, <u>Belles on Their Toes</u> .
Impulse buying may be triggered by the sight of the object, the display, or price reduction. The use of credit cards may encourage impulse buying.	<u>Listen</u> to record (Penney's Unit: <u>Decision Making for Consumers</u>), Situation 3: "Impulse Buying." <u>Discuss</u> the factors which influence impulse buying.	Penney's Unit: <u>Decision Making for Consumers</u> . Sears, <u>A Department Store in the Classroom</u> , "Questionnaire," p. 16.

Comprehensive I - VII. Techniques for effective purchasing.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Rational choices become more difficult as the number of products and ways of merchandising increase.	<u>Consider</u>: How a spending - savings plan can help one be a better manager. Why each individual should work out his own spending plan. What factors make choosing how to spend money difficult (numerous goods/products, many brand names, selling pressures). The value of flexibility. <u>Bulletin Board</u>: "Planning makes the future bright," (p. 40B, Teachers' Resource Unit on Consumer Education.). <u>Select</u> from "Quota of Quotes," (The Kiplinger Washington Editors, Saving Portfolio), a quote pertaining to saving. <u>Re-write</u> the meaning in your own words. <u>View</u> film, "Manage Your Money" to introduce the role of saving in personal management.	Raines, <u>Managing Livingtime</u> , Part II, Ch. 1 and 2B.
Systematic saving results in money available for special projects.	<u>View</u> transparency masters to <u>examine</u> general concepts on saving and reasons for ways of saving (Saving Portfolio). Transparency originals, p.p. 38-39, Homemaking Research Labs., <u>Teachers' Resource Unit on Consumer Education</u>. Emphasize the value of saving regularly and consistently. <u>Defend</u> ways or places to store money. <u>List</u> advantages and disadvantages of using a bank rather than other places. <u>Compare</u> the advantages and the disadvantages. <u>Justify</u> the use of a bank for storing money.	Kentucky Bankers Association, "Manage Your Money," (arrange through local bank). The Kiplinger Washington Editors, <u>A Resource Kit for Teaching Consumer Education</u>: 1. Saving Portfolio (transparency masters) 2. Budgeting Portfolio - "Can You Manage Your Money." and "Making a Budget Work for You Right Now."
Effective saving is facilitated by having a definite goal in mind.	<u>Bulletin Board</u>: "Planning makes the future bright," (p. 40B, Teachers' Resource Unit on Consumer Education.).	Institute of Life Insurance, <u>A Date with Your Future</u> , Section 3.
Banking services include: savings accounts, safety deposit boxes, checking accounts, certified checks, travelers checks, money orders, and bank credit cards.	<u>Read</u> references to <u>describe</u> the purpose of a bank and <u>list</u> the banking services available. <u>Identify</u> those with which you are familiar. OR <u>Act out</u> skit, "Banks and Banking Services."	Grolier Educational Corp., Text Unit: <u>A Place to Keep Your Money</u>, a unit on banking. <u>You and Your Community Bank</u>. (Teaching Unit; see local bank.)
		Mintz, Herman, <u>General Business Skills</u>. New Readers Guide, <u>Be Informed Series</u>, (Unit 10: Be Informed on Banking): "What is a Bank" "Banking Services" "Saving through Banking" "Your Checking Account" "Reconciling your Bank Statement"

The sum of the money one has in the bank for paying by check is his checking account.

A check is a written order. It tells the bank to pay your money to someone for you.

A check must be endorsed by the one to whom it is made before it can be cashed or deposited.

To reconcile or balance a bank statement, the balance in the bank at the end of the month and the balance on the check stub of the last check written must agree.

Keeping a record of spending for a period of time serves as a guide in developing a spending plan.

Effective consumer buying is getting what is satisfying for one's purpose at a price one can afford.

Listen to resource person from a local bank explain checking and saving accounts, opening an account, and suggestions for using the accounts. Inquire regarding the cost of checking accounts, requirements for a minimum balance, and the meaning of code numbers. Field trip to local bank to see operation or view film, available upon request, from local bank.

View film, "Paying by Check," to explain using a checking account.

OR

Secure actual check and deposit slips from banks or use p. 42, Teachers Resource Unit on Consumer Education or Be Informed Series, "Your Checking Account," for originals to reproduce samples. Correctly fill out a deposit slip and write a check(s).

Illustrate the ways to endorse a check: blank, full, and restricted.

(AT) Explain the care needed to safely make out a check to "cash."

ENRICHMENT

Practice reconciling a bank statement using Be Informed Series - "Reconciling Your Bank Statement."

Role-play: Making a deposit.

Evaluation: Match a list of terms used in banking with the correct definition of the terms (p. 301, Home Management Is).

List ways that a record of spending may help in making a plan for spending.

OR

View: Film, "Personal Financial Planning." Record expenses for a week. Evaluate spending in terms of satisfaction received.

(EE) Plan spending for the next week(s). Keep a record and describe your feeling about the value of the experience. (See page 16, Teachers' Resource Unit on Consumer Education, for example of form.

Summary: Transparency, p. 9 from Teachers' Resource Unit on Consumer Education on How to make your money work for you.

Local bank.

Association Films, "It's Only Money." American Bankers Assoc., How Banks Help, (D) Using Your Money Wisely, and Money and You.

American Bankers Assoc. Banking, An Opportunity For You.

New Readers Guide, Be Informed Series.

Bratton, Home Management Is, Ch. 14.

Association Film, "Personal Financial Planning," (NCFA).

Homemaking Research Laboratories, Teachers' Resource Unit on Consumer Education. Institute of Life Insurance, Moderns Make Money Behave, Section 1. "Prepared Transparencies for Overhead Projection." (Dollar Stretching).

Comprehensive I - VII. Techniques for effective purchasing.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Collecting and studying information before buying contributes to making satisfying decisions.	<u>Interest Approach</u> : <u>Elasticize</u> play money to stretch. <u>Ask</u> students to <u>complete</u> the statement, "You can stretch your money."	USDA, <u>How to be a Better Shopper</u> .
Informed consumers, making rational and discriminating choices in the purchase of products, influence the functioning of the market to serve consumers' interests.	<u>Bulletin Board</u> : Circus tent - "Consumer information inside" (illustrating sources of consumers' information.)	Institute of Life Insurance, "Consumer in the Marketplace," Filmstrip II.
Product information may be available from many sources, such as manufacturers, trade associations, non-profit consumer testing labs, and government.	<u>View filmstrip</u> , "Consumer in the Marketplace." <u>Summarize</u> the main points on the value of being an informed consumer. <u>List</u> ideas which the class would like to study in more detail.	Sears, <u>A Department Store in the Classroom</u> .
Information about quantity and quality of an item is found on the label or tag.	<u>Collect</u> examples of available sources of information. <u>Inquire</u> about sources used by your parents. <u>Prepare</u> an evaluation sheet to identify relevant, reliable sources of information. <u>Rate</u> a number of sources, including ads, labels, hang tags, warranties, guarantees, consumer magazines, magazine articles, and seals of approval.	Fleck, Fernandez, and Munves, <u>Living with Your Family</u> , Ch. 30.
	(EE) <u>Discover</u> information about one new product. <u>Read</u> in magazines, examine in the store, or use the product. <u>Evaluate</u> the source of information regarding it. <u>Share</u> with class.	Wilhelms, Heimerl and Jelley, <u>Consumer Economics</u> , Unit 4, Parts 14 and 15.
	<u>Use visual</u> : "What the Well-dressed Label will Wear." <u>Consult</u> references to distinguish between useful information and that which is emotional in appeal. <u>Examine</u> a collection of tags and labels.	The Kiplinger Washington Editors, <u>A Resource Kit for Teaching Consumer Education</u> , Spending Portfolio: chart, "Do You Get the Most for Your Money?" and Kit 2 - <u>The Marketplace</u> , Portfolio 3, "Safeguards for Shoppers."
	(AT) <u>Special report</u> : "Permanent care Labels." (See current magazines.)	Homemaking Research Laboratories, <u>A Resource Unit for Teaching Consumer Education</u> , p. 91.
	<u>View filmstrip</u> and <u>listen</u> to tape, "The Language of Labels." <u>Identify</u> information required by law on labels. <u>Study</u> labels and distinguish between required and voluntary information. <u>Design</u> an ideal label.	<u>Consumer Report</u> , March 1972, "At Last - Permanent Care Labels."
	<u>Display</u> three brands of one item, such as a blouse. <u>Remove</u> and <u>display</u> labels. <u>Study</u> labels and the items and match the labels to the blouse on which it was originally located. <u>Evaluate</u> your decisions with teacher.	Grolier Educational Corp., "The Language of Labels," and "And Now a Word from Our Sponsor," (Cassette and filmstrip).
		FTC, <u>Look for that Label</u> .

Primarily the purpose of advertising is to sell, secondarily to serve.

Warranties and guarantees are assurances of quality and promises to replace, repair and/or service if items fail to meet claimed specifications.

Comparison shopping is one way to find the best values to meet one's wants and needs.

View filmstrip and listen to the tape, "And Now a Word from Our Sponsor." (Grolier) Summarize what it says regarding the reliability of advertising as a buying guide.

Collect and study guarantees. Write in your words what it promises to do as defined in the writing on the guarantee. List type of information which should be stated on a guarantee if it isn't deceptive.

Select an item or items purchased regularly by students. Work in groups to consider buying guides for the item(s). Include: What to look for on labels and warranties, factors to consider in making choice, cost, and use of extra features, quality as it relates to purpose, cost comparison of different brands of the same product, cost comparisons of same brand in different stores. Make informed choice. Report to class.

From a catalog select seven suitable gifts within a given price range (\$5) to practice making discriminating choices.

ENRICHMENT

Write an article for the school paper (local paper) providing information to aid teenage consumers in buying some product.

Summary: View "The Owl Who Gave a Hoot."

Bratton, Home Management Ia, Ch. 4, (Shopping).

Olcott Foreword Kit: Smart Spending, "Fashions and Fibers, Hang Tags and Labels," (30 garment hang tags).

Co-Ed Forecast Transparency, (Meaning of a Label TM 19).

Grolier Educational Corp., "Guaranteed or Your Money Back" and "Number, Size, and Price," (Film texts).

Money Management Institute of H.F.C. Corp., "Your Money's Worth in Shopping," (Filmstrip).

Trump, Buyer Beware, Ch. 3 (Guarantees).

Modern Talking Picture Service, "The Owl Who Gave a Hoot."

Greer and Gibbs, Your Home and You, Ch. 26.

Homemaking Research Laboratories, Consumer Study Unit, Set I, p. 103.

MAJOR CONCEPT FOR UNIT: VIII. Value of mutual trust in the marketplace.

SUPPORTING CONCEPTS: A. Relationship between consumer attitude and behavior and agreeable business relations.
B. Communication of consumer dissatisfaction

BEHAVIORAL OBJECTIVE FOR UNIT: Demonstrate responsible consumer behavior.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- describe the value of mutual trust between consumer and merchant.
 - give examples of considerate and inconsiderate consumer behavior.
 - use correct procedure for communicating dissatisfaction to a retailer or manufacturer.

GENERALIZATION: The consumer can improve production and distribution of products by communicating wants, needs, satisfactions, and dissatisfactions to the retailer and the manufacturer.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
44 One is obligated to take an interest in and responsibility for being a good consumer citizen in order to improve and protect both personal consumer power and the economic system.	<u>Bulletin Board</u>: Depict two ancient Romans in the market place - one speaks the phrase: "Caveat emptor." (Let the buyer beware.) The other replies: "Caveat venditor." (Let the seller beware.) <u>Discuss</u> the significance of these phrases. <u>Debate</u>: "The customer is always right; the merchant is always right." Let half the class <u>interview</u> merchants and the other half customers to <u>discover</u> ideas on what each thinks are his rights and the others' responsibilities. <u>Role play</u>: The inconsiderate vs. the considerate shopper. (See activity 5 in Spending portfolio.) <u>A Resource Kit for Teaching Consumer Education</u>.) <u>Summarize</u> considerate and inconsiderate shopping practices.	Penney's, <u>Forum</u>, Spring/Summer 1971, "Retailer - Consumer <u>Forum</u>," Fall/Winter 1968, "Business Responsibility to the Consumer." S & H Co., <u>Youth in the Marketplace</u>, and "The Supermarket," (Film).
The return of items that are unsatisfactory to the consumer is one way of communicating with the retailer or manufacturer.	<u>Play</u> the complaint game, a decision-making game of choice and chance from the above mentioned source. OR <u>Participate</u> in committee project, "Complaints or Consequences," to discover ways of making complaints known so they can be remedied or of accepting the consequence of a poor decision. (Above source - Activity 4.) <u>Outline</u> the correct procedure for making a complaint. <u>Identify</u> practices that tend to lead to poor decisions.	The Kiplinger Washington Editors, <u>A Resource Kit for Teaching Consumer Education</u>, Spending portfolio. Sears, <u>A Department Store in the Classroom</u>.

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Damaging merchandise in the store and shoplifting result in a loss to the store and tend to raise prices.

(D) Use programmed text: Refunds and Exchanges. Consumer Education Series, Book 2. List the most effective means of making refunds and exchanges.

(SL) Act out skit, "Round and Round," to outline procedure for returning merchandise.

Listen to guest speaker on "The Effects of Shoplifting on the Economy." Contact leading merchants in the area for suggested resource persons. Involve students in inviting the speaker, serving as hostess to meet and introduce speaker.

Survey student attitudes toward shoplifting.

Summarize by preparing a shopper's code of ethics.

Ginn, Consumer Education Series, Refunds and Exchanges, Book 2, (Programmed text).
Illinois Teacher, Vol. XV, no. 2.

Consumer Bulletin, "Put Your Complaint in Writing," Oct. 1965. Reprint.

Spitze, Teaching Aids for Consumer and Home Making Programs, "Sale Items not Returnable."

SUPPORTING CONCEPTS:

- A. Value of accepting responsibility
- B. Home, school, and community responsibility

SPECIFIC PERFORMANCE OUTCOMES:

The student will

- describe what is meant by "role."
- discuss advantages of learning to accept responsibility.
- perform assigned tasks.
- initiate performance of unassigned tasks.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
The individual's interpretation of his own role and the role of other family members influences interaction within the family. Family members share responsibilities as well as privileges.	<u>Interest Approach</u>: <u>Look</u> into the mirror. (Framed aluminum foil mirror). Whom do you see? (A sister, student, consumer, daughter.) <u>Define</u> role. <u>Draw</u> pictures of your role(s). How many roles do you play? <u>Dramatize</u> some scenes showing some of the roles you play. <u>Present</u> interpretation of roles of family members. (Father, stepbrother, teenage daughter, middle child, pre-schooler, aunt, grandmother, etc.) <u>Discuss</u> how the idea of "role" suggests certain expected characteristics and behavior. <u>Write</u> an explanation of "My role as a family member." <u>Identify</u> factors which influence roles of family members. <u>Describe</u> the meaning of responsibility by consulting references. <u>Use</u> check list to identify types of responsibility carried out by students. <u>Discuss</u> the advantages to be gained by teen assuming home responsibility early. <u>Relate</u> to preparedness for future multiple role.	Penney's, <u>Forum</u>, Fall/Winter 1967. Cross, <u>Enjoying Family Living</u>, Ch. 2. Methods and Material Press, "Granny This Isn't 1890," <u>Socioguidrama</u> no. 2. (D) Davis, <u>Lessons in Living</u>, Unit 4. Fleck, Fernandez, and Munves <u>Living with Your Family</u>, Ch. 31. Greer and Gibbs, <u>Your Home and You</u> Ch. 28.
	ENRICHMENT <u>Dramatize</u> skit "No Sense of Responsibility."	Stainton. "No Sense of Responsibility (Cornell).

The privilege of rights carries with it a share of responsibility.

Roles of family members are sometimes changed when mother is employed outside the home.

Adult status may be achieved by assuming responsibility.

Discuss with parents what is meant by "Along with privileges comes responsibilities."

Suggest problems which may arise when family members fail to accept responsibility. Write these on slips of paper. Students draw and give a possible solution to the problem suggested. List problems that arise when mother works. Discuss the consequences of mother's working on teen's responsibility toward brothers and sisters; on other responsibilities.

Consider: How sharing family responsibility contributes to family life; to what extent children should be given tasks; how a child's home responsibility helps prepare him for his future role in society. List some special situations in which children may have to assume more duties.

Interview teachers to discover ideas on the relation between dependability and being selected for honor positions or positions of leadership. List opportunities for assuming responsibility in school activities.

(EE) Observe own practices regarding assuming responsibility. Plan for improvement. Practice carrying out assigned tasks for a period of time. Report to class.

Evaluation. "Management Crossword Puzzle." See appendix.

(FHA) Listen to guest speaker (civic leader) discuss the relation between individual responsibility and gaining trust from others (such as on the job).

(FHA) Involve members in community responsibility through degree work. Prepare a list of suggestions for opportunities for assuming responsibility in the community and distribute at a chapter meeting.

"Classtoon," (Family Life 2), Scholastic Magazine.

Fane, Behind Every Face - A Changing Person, Ch. 2..

Appendix, TT.

TITLE OF UNIT: TEEN'S ROLE IN FAMILY DECISIONS

SUGGESTED TIME: 6 weeks

MAJOR CONCEPTS FOR UNIT:

Significance of management in developing managerial competencies in the home
Family decision making and implementation
Influence of goals and values on family life styles
Identification and utilization of family resources
Role of the consumer in the economic system
Factors involved in family financial planning
Merchant - consumer relationships
Multiple role of the homemaker
Occupational opportunities at the job entry level in management - consumer education

BEHAVIORAL OBJECTIVES FOR UNIT:

The student will

- justify home management as a function between family members.
- analyze the relation between family decision making and implementation and family satisfactions.
- evaluate family processes in relation to values and goals.
- evaluate the contribution of family resources to individual development and family unity.
- recognize the role of the consumer as the final determiner of what is produced in the market place.
- analyze financial planning as a contributing factor to the well-being of individuals and families.
- understand the relation between consumer rights and responsibility.
- evaluate the trend in the work roles of men and women.
- appreciate occupational opportunities for teens.

UNIT GENERALIZATIONS:

The routine affairs of housekeeping are significant, as they contribute to the setting and atmosphere that determine the quality of living for the family in the home.

Making and carrying out family decisions require organization and cooperation of family members.

The priority given to an individual or family's values varies in different situations.

The management of resources, rather than the amount of resources available, is responsible for the number of goals achieved and the total satisfaction of an individual or family.

The consumer affects and is affected by the larger economy.

Poor money management may have far reaching effects and cause serious psychological and emotional problems for family members as well as weaken the entire economic and social system.

If the consumer expects to be granted certain rights in the marketplace, he must be willing to accept his responsibility as a consumer citizen.

Becoming a wage earner may enable one to more adequately meet individual and family needs.

Success on the job requires certain personal qualities of conduct, attitude, and appearance for satisfaction of the employer, employee, and patron.

CONCEPTUAL OUTLINE FOR UNIT – TEEN'S ROLE IN FAMILY DECISIONS

(Comprehensive II Level)

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MAJOR CONCEPT FOR UNIT: I. Significance of management in developing managerial competencies in the home

SUPPORTING CONCEPTS: A. Meaning of home management
B. Effect of home management on family satisfaction

BEHAVIORAL OBJECTIVE FOR UNIT: Justify home management as a function between family members.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- give a definition of home management in own words.
 - paraphrase the value of home management.
 - explain the contributions of a smoothly run home to family satisfaction.

GENERALIZATION: The routine affairs of housekeeping are significant as they contribute to the setting and atmosphere that determine the quality of living for the family in the home.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
52 A family's philosophy of management and its way of managing contribute to personal development of the members of the family.	(Note: Use a student survey similar to the one found on p. 60 in <u>Age of Adaptation</u> to help plan the unit to meet student's needs and interests.) <u>Interest Approach:</u> Prepare two visuals: one depicting the idea of housekeeping (cleaning agents, tools, tasks being performed, etc.), the other depicting the idea of management as it contributes to family satisfaction. <u>Discuss</u> the different philosophies of home management as suggested by the visuals. <u>React</u> to the statements "Management is more than housekeeping" and "Efficiency for its own sake is pointless." <u>Define</u> home management. <u>Pre-test</u> over terminology in Unit. <u>Review:</u> Over-management and under-management.	Sears, Consumer Education in an <u>Age of Adaptation</u> . Homemaking Research Laboratories, <u>Consumer Study Unit</u> , Set I. Bratton, <u>Home Management Is</u> , Ch. 5, (What Is Home Management?) Appendix UU
Emphasis in home management is shifting from emphasis on the house to emphasis on individuals, families, and communities.	<u>Compare</u> the idea of home management as a self-contained function within families, with emphasis on the house to the idea of home management as it relates to the purpose of the home existence and the values it strives to foster.	Greer and Gibbs, <u>Your Home and You</u> , Ch. 2.

The quality of family life can be improved through management of resources.

The application of basic managerial principles will improve individual and group task performance.

The quality of family living is enhanced when home management relates to the values the family tries to foster.

Home management is a mental process through which one plans, controls, and evaluates the use of family resources (tangible and intangible) in order to achieve family goals.

Dramatize situation contrasting the above mentioned ideas of home management. (Suggestion for skit: A family's discussion on the cooperation of family members in getting ready for unexpected dinner guests.)

Complete a check list on your beliefs about home management and compare with the same check list completed by mother. Identify your family's present philosophy of home management. Compare the two.

Evaluation: Pop corn session on contributions of a smoothly run home to family satisfaction.

Discuss how a family's philosophy of management and its way of managing contribute to the personal development of members of the family. List similarities you see in managing a home and managing a business. List differences. Consult references for background information.

(EE) Discuss with mother ways to make home life run smoother and be more satisfying for all. Initiate those which you can do. List resources you might find helpful. (References, teachers, efficient friends, and homemakers.) Report results of your project to class.

Prepare a progressive bulletin board, "Train Yourself in Home Management," with the engine labeled "decision making." Add cars, "planning," "controlling," and "evaluating" as each is studied in the next major concept.

Michigan State University, Management in Families, Extension Bulletin 452, and Teaching Home Management, HE 12.

"Prepared Transparencies for Overhead Projection," (The Intangible of Management, HE 39, and Home Management, Outside Influences, HE 33).

Starr, Managing for Better Living, Part I, Ch. 3.

Raines, Managing Livingtime, Part I and Part III, Ch. 2.

Lewis, Housing and Home Management, Unit II, Ch. 5.

Craig, Thresholds to Adult Living, Ch. 16.

MAJOR CONCEPT FOR UNIT: II. Family decision making and implementation

SUPPORTING CONCEPTS: A. Scope of family decisions
B. Role of the teen in the process of family decision making
C. Role of the teen in implementing family decisions

BEHAVIORAL OBJECTIVE FOR UNIT: Analyze the relation between family decision making and implementation and family satisfactions.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- identify various decisions made by families from problem situations.
 - illustrate central and satellite decisions.
 - write steps in the decision making process.
 - list factors which help determine who should make family decisions.
 - distinguish between traditional and democratic family decision making.
 - define evaluation as it applies to management.
 - explain the value of assuming managerial roles by youth.
 - distinguish between the home manager role of performer and organizer.
 - illustrate situations necessitating shifting roles in the family.

GENERALIZATION: Making and carrying out family decisions requires organization and cooperation of family members.

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Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Management includes decision making and decision implementation.	<u>Interest Approach</u> : Prepare a visual, showing the family as the hub of a wheel, using the spaces between the spokes to depict the various decisions made by families. (Where to live, type of home to build, buying a grill for patio, selecting a new couch, family vacation spot, etc.) <u>List</u> others to grasp the scope of decisions made by families. <u>View</u> transparency made from printed original (The Management Process is Continuous) to review the decision making process. <u>Use</u> models, cartoons, or bulletin board to <u>depict</u> how the management process operates in family choice making. <u>Rewrite</u> the process in your own words.	Thal and Holcombe, <u>Your Family and Its Money</u> , Ch. 5. <u>Lewis, Housing and Home Management</u> , Unit II, Ch. 5. The Kiplinger Washington Editors, <u>Teacher Resource Unit on Consumer Education</u> , p. 10.
Decision making is a key factor in "making things happen" rather than "letting things happen."		or Penney's Unit, <u>Decision Making for Consumers</u> , (transparency originals on decision making).
One way to improve managerial skills is to study how decisions are made.		Bell and Fallon, <u>Consumer and Homemaking Education</u> , Part II, "Decision Making in Management" and "Major Decisions."
Decision making includes: defining the problem, seeking alternate solution, considering each alternative, and selecting an alternative.	<u>Think</u> of a situation in which a person may decide "not to decide" at the moment. <u>Analyze</u> reasons for postponing a decision (insufficient information, uncertain outcome, no best alternative or too many options, lack of freedom to make decision, can't carry it out). <u>Discuss</u> not deciding as a form of decision making. <u>Explain</u> what you consider the most important step in decision making; the most difficult.	Thal and Holcombe, <u>Your Family and Its Money</u> , Ch. 5.
To improve management in the home, the effects of one decision upon another need to be weighed and considered.		

Major decisions, which normally result in the necessity for making additional decisions, are central decisions.

Satellite or subordinate decisions are required as a result of and revolve around the principal or central decision.

Some decisions, once made, can commit one to a whole series of other decisions.

Competence in home management requires skill in balancing the rational and the emotional aspects of decisions.

55 The most satisfying decisions a family works out are closely tied to strongly held values and goals.

The goal-directed central decision seems to create a complex of satellite decisions made to execute it.

Decision making is an ability which can be improved with practice.

When each family member has some voice in a decision there is more probability of satisfaction with the decision.

Define: Central decision and satellite decision.

Illustrate the relation of a central to satellite decisions, using tinker toys or flannel board. Explain:

Central decision - father's occupational choice

Satellite decision - where to live, available money shared family activities, family associations.

Brainstorm some satellite decisions of following central decisions: Mother takes an outside job, buying a new dryer, daughter gets married, choosing a trailer, dropping out of school. Summarize limitations placed on satellite decisions by central decisions. Illustrate these as "chain reactions," constructing paper chains as the groups report.

Circular response, suggest what is needed to make a decision a satisfactory one. Discuss: "Sue cried for two hours because her mother wouldn't let her go the ballgame." Consider the need for balancing rational and emotional aspects of decisions.

ENRICHMENT

Panel discussion composed of parents and students "How high school girls can help make family decision making more satisfactory."

Describe situations in families requiring decisions to identify relevant problems or select appropriate case studies from Consumer and Homemaking Education. Use brainstorming to get the problem identified, alternatives presented, consequences examined, and solutions proposed.

Evaluation: Given a list of family problems, make a decision using the decision making process. Choose the situation, think about and weigh alternatives and consequences in light of values and goals, and propose different solutions.

(D) Using a situation from a current soap opera, propose a solution to a problem using the process of decision making.

(EE) Conferring with parents, identify decisions you are allowed to make on your own. Initiate developing or improving your decision making abilities. Report results to class.

Interview and tape a family or families reacting to "How our family makes big and little decisions." Discuss who made the decisions and if this is satisfactory to all.

Journal of Home Economics, Vol. 60, No. 10, "Central-Satellite Decision Complex."

Bratton, Home Management Is, Ch. 9. Michigan State University, Teaching Home Management, HE 12.

Bell and Fallon, Consumer and Homemaking Education.

Starr, Management for Better Living, Part I, Ch. 4.

Comprehensive II - II. Family decision making and implementation.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
There are times when it is necessary for one responsible member to make a decision for the entire group.	<u>Describe</u> a case study similar to the one, "Getting dad back into the family," (M.S.U. Extension Bulletin 453). <u>Identify</u> the decision maker (dad, mother, both, or the children).	Michigan State University, <u>Management in Families - Decision Making</u> , Extension Bulletin 453.
Younger family members can be included in decision making when problems involve their needs and concerns.	<u>Debate</u> : The pros and cons of parents' making the family decisions and including younger members in decision making. <u>Point out</u> the value of experience, information, and responsibility in decision making.	
Democratic management works best in a group when everyone understands the basic problem and his responsibilities and privileges in the group.	OR	Lewis, Burns and Segner, <u>Housing and Home Management</u> , Unit II, Ch. 5. Bratton <u>Home Management Is</u> , Ch. 9.
Experience, information, and responsibility facilitate decision making.		
A decision may be more of a compromise than a choice between two alternatives.	<u>Compile</u> a list of decisions concerning the family. <u>Categorize</u> them according to whether they should be made primarily by the parents or whether younger members should take part. <u>Summarize</u> the deciding factors.	Appendix evaluation device 8.
Family loyalty and pride contribute to willingness to reach agreement.	<u>Define</u> consensus as the meeting of minds in a group. <u>Consider</u> the place of compromise in reaching consensus, for example: selecting a pattern for a class garment.	
Satisfactory decisions may involve family members in different ways at different times.	<u>Role play</u> making a family decision (children's allowance, or use of the car). Working groups, <u>contrast</u> how the decision might take place under matriarchal, patriarchal, and democratic family government. See appendix.	Lewis, Burns and Segner, <u>Housing and Home Management</u> Ch. 1.
Shifting management roles is not only a way of sharing responsibilities but of fostering development in youth.	<u>Use</u> references as needed, and <u>summarize</u> the characteristics of each of the above types of decision making and <u>point out</u> its relative effect on family satisfaction.	
	(D) (EE) <u>Initiate</u> plans with brothers and sisters to alleviate disputes and disagreements through democratic decision making. <u>Report</u> on the success of the project.	
	<u>Relate</u> instances or situations in family living when the role of home manager may shift from mother to some other family member or vice versa. (As family life-cycle changes occur, illness; mother working outside the home, unexpected community responsibility, and others). <u>Illustrate</u> by writing a case study.	

Problems often have to be dealt with on a trial and error basis will all persons concerned willing to try a new solution if a proposed solution is not workable.

The effectiveness of a plan is revealed in the quality of its outcome.

Carrying out family decisions requires organization and cooperation.

Evaluation involves comparing results with expectations and applying corrective measures.

Evaluation will help decide if goals were realistic.

Decision making, a mental process, is required in every phase of the management process: planning, controlling, and evaluating.

(EE) Voluntarily assume some managerial role for one member for a period of time. Record experiences and feelings concerning the value of the experience. Share with class.

(D) (EE) Interview mother to discover her biggest managerial tasks. Plan and carry out ways to share these so as to ease her burden of responsibility.

Explain evaluation as the final step in the process of implementing decisions. Suggest some corrective measures which might be used when results fall short of expectations in organization.

Evaluation: Write a brief paragraph on the statement, "Management happens between the ears," to recognize that mental skills are involved in every phase of the management process of decision making (planning), decision implementation (carrying out) and evaluating.

MAJOR CONCEPT FOR UNIT: III. Influence of goals and values on family life styles

SUPPORTING CONCEPTS: A. Meaning of family life styles
B. Similarities and differences in family values and goals

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate family processes in relation to values and goals.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- list five goals which are shared by all families.
 - summarize factors which account for differences in family goals.
 - contrast the meaning of standard of living and life style.

GENERALIZATION: The priority given to an individual or family's values varies in different situations.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Values provide a framework within which one feels, reasons, and acts.	<u>Interest Approach:</u> Share the book <u>Happiness is a Warm Puppy</u> , by Charles Schulz. <u>List</u> the things which make you happy by completing "Happiness is -----." <u>Share</u> with class. <u>Prepare</u> bulletin board, "Happiness is -----." <u>Use</u> student contributions and change daily. <u>Interpret</u> "One values that which makes him happy."	Schulz, <u>Happiness is a Warm Puppy</u> . <u>Forecast</u> , Jan. 1972, "Techniques for Valuing."
Values may be consciously identified or lie below the level of awareness.	<u>Explain</u> "We live on one level, but we dream on another" to demonstrate awareness of pursuit of goals.	Fitzsimmons and White, <u>Management for You</u> , Ch. 13.
Each family has its own nucleus of values.	<u>Review</u> definitions of values and goals. <u>Draw</u> conclusions about the uniqueness of your family's values.	Starr, <u>Management for Better Living</u> , Part II, Ch. 2, and Part I, Ch. 3. Garrett and Metzen, <u>You are a Consumer</u> , Ch. 1.
The way one wants to live may be considered his life style.	<u>Contrast</u> the meaning of the terms "standard of living" and "life style."	Appendix, evaluation device no. 7.
Each family is a unique and changing unit.	Given a list of possible family values, <u>rank</u> them in the order held by your family. <u>Discuss</u> why lists differ. (See Appendix.)	
Value systems are developed as a person's needs are met, as one thinks about and reacts to experiences, and as one adjusts to change.	<u>Discuss</u> why children share values held by their parents; why children's values sometimes change and they then hold opposing values to their parents'.	Penney's <u>Forum</u> , Fall/Winter 1970, "Quality of Life." Bell and Fallon, <u>Consumer and Homemaking Education</u> , Part I, "How Values Are Changed."

Values and goals among families can be different, but some are shared by all: achievement and success, activity and work, and material comfort.

Families holding similar values may seek different goals.

Families differ in size, age, place of abode, cultural background.

Show pictures which illustrate values held by various families. Consider what may be some of their goals. (Values might include music, education, travel, family togetherness.) List goals which you believe common to all families. Consult references.

Tell why an individual's goals may be affected by the other family members. Discuss instances in which this is true. (A graduation event, a wedding, a vacation.)

Explain one instance in which an individual sacrificed a personal goal in behalf of the family group. Discuss why.

Read case studies such as those on pages 26-27 in Management for Better Living, Starr. Summarize factors which account for differences in family goals.

ENRICHMENT

Prepare a written explanation of your understanding of "family life styles" as it relates to current values in our culture.

Discriminate between the older idea of "what family goals and values should be" and the trend in emphasis on "family processes in relation to goals and values."

Debate: A family's level of living is chiefly determined by the size of income vs. a family's level of living is chiefly determined by values and goals.

(EE) Select a goal shared by two or more family members. Co-operate in achieving this goal. Analyze results. Report to class.

Bratton, Home Management Is, Ch. 7.

(D) Fane, Behind Every Face - A Challenge of Success, Ch. 7.

(D) Fane, Behind Every Face - A Family, Ch. 2.

Michigan State University, Values In Living, Extension Bulletin 416.

Wilson and Eyster, Consumer Economic Problems, Ch. 6, Part C.

Thal and Holcombe, Your Family and Its Money, Ch. 1.

Homemaking Research Laboratories, Consumer Study Unit II.

Packard, The Waste Makers (final chapter).

Wilson and Eyster, Consumer Economic Problems, Ch. 6C.

MAJOR CONCEPT FOR UNIT: IV. Identification and utilization of family resources

SUPPORTING CONCEPTS:

- A. Interdependence of individual's resources within the family
- B. Utilizing community resources
- C. Interrelatedness of time and energy
- D. Facilitation of tasks through simplification
- E. Money as a family economic resource
- F. Use of credit

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate the contribution of family resources to individual development and family unity.

SPECIFIC PERFORMANCE OUTCOMES:

The student will

- name resources available to families.
- relate the meaning of interdependence of individual's resources within the family.
- list factors which may cause fatigue.
- list suggestions for the simplification of tasks.
- demonstrate ways of streamlining action or simplifying tasks.
- list the sources of family income.
- identify factors which influence the amount of one's income.
- explain various payroll deductions.
- summarize financial problems peculiar to each stage in the family life-cycles.
- list the major types and sources of credit.
- compare cost of consumer credit from several sources.
- justify the use of credit in terms of over-all satisfactions to individuals and family.

GENERALIZATIONS: The management of resources, rather than the amount of resources available, is responsible for the number of goals achieved and the total satisfaction of an individual or family.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Resources may be defined as a supply of something that will take care of a need.	<u>Read</u> a story such as "Why Save the Cream?" (M.S.U. Extension Bulletin 454) about how some families manage some of their resources. <u>Identify</u> the various resources suggested in this article. <u>Analyze</u> your attitude toward saving resources. <u>Think</u> of instances in which resources are increased by use	Michigan State University, <u>Managing in Families - Managing Resources</u> , Extension Bulletin 454. Bratton, <u>Home Management Is</u> , Ch. 6.
	OR	
Abilities, interests, and skills of persons as resources are sometimes overlooked.	<u>Read</u> introduction, Ch. 6, <u>Home Management Is</u> . <u>Review</u> personal resources available to you in realizing your goals. <u>Identify</u> those available to your family. <u>Consult</u> references in compiling a comprehensive listing. <u>Indicate</u> those not thought of as resources before. <u>Categorize</u> these as human (skills, knowledge, attitudes) and non-human (time and money).	Starr, <u>Management for Better Living</u> , Part II, Ch. 3. Paolucci, Michigan State University, <u>Teaching Home Management</u> , HE 12. Texas Tech, <u>Tips and Topics</u> , Feb. 1970.

Family resources include any person, thing, action, etc. that the family uses to accomplish goals or express values. Families may facilitate management by coordinating activities of individual members.

Perception of available resources may limit or enhance management potential.

Planning for the use of time, money, and other resources can bring greater pleasure in life.

Family management is influenced by the environment in which the family lives.

Fatigue may be due to physiological or psychological factors.

Compare the idea of "resources as ends" and "resources as tools to be exchanged for other resources."

Read case study similar to the one on p. 73, Enjoying Family Living or O. Henry's "The Third Ingredient" to introduce the idea of interdependence of the resources of family members. Relate an instance in which you were able to achieve a personal goal through the contribution of resources of other family members; then relate an instance in which a family member achieved a goal through a contribution of a resource of yours.

Prepare a checklist through class participation. Identify those community resources or services which are utilized by your family. (Often, seldom, and never.) Discuss the checklist with your family. Make plans with your family to utilize one or more resources not used or seldom used before.

Discover current emphasis on ecology. View suggested film from Association-Sterling Films to create awareness of the scope of the pollution problem. Initiate a plan of action to help cope with the problem.

(EE) Develop a plan for the better utilization of some personal resources in helping achieve family satisfaction. Work out a plan of action, methods of controlling and evaluating experiences for improving resource use.

(EE) From the list of resources developed in class, plan and carry out ways of utilizing some of them to obtain others. Report success of project.

(FHA) Panel discussion on how the availability of community resources affects a family's decision to live in a given community. Explain the responsibility individuals and families have in helping provide and use adequate community services.

(FHA) Interpret the goal "To involve youth with adults in individuals and group activities." Look for opportunities in the community for family recreation or cooperate with local organizations in expanding present recreation facilities.

Answer roll call with one suggestion for saving time and/or energy, either in personal or family activities. Compile into booklet for home use.

Consult references to help explain the effect of fatigue on performance. List and describe the causes of fatigue.

Bell and Fallon, Consumer and Homemaking Education, Part II.

Cross, Enjoying Family Living, Unit I, Ch. 3.

O. Henry, "The Third Ingredient," (pooling resources).

Lewis, Burns, and Segner, Housing and Home Management, Unit I, Ch. 2.

Thal and Holcombe, Your Family and Its Money. (See index: Community.)

Association - Sterling Films, "Multiply and Subdue the Earth" (NT-856), "The Myths and the Parallels" (CB-100), "The Water Famine" (CF-529), and "The Poisoned Air" (CF-619).

Illinois Teacher, Vol. XV. no. 1, Sept. - Oct. 1971.

Oppenheim, The Family as Consumers, Ch. 9.

Starr, Management for Better Living, Part II, Ch. 3.

County agriculture extension service bulletins.

Raines, Managing Livingtime, Part III, Ch. 1 and 2.

Lewis, Burns, and Segner, Housing and Home Management, Ch. 6.

The Pillsbury Co., Time : How to Manage It.

Comprehensive II. - IV. Identification and utilization of family resources.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Fatigue is affected by state of health, mental approach, skill, amount of rest, and procedures or techniques. Organization is related to optimal use of resources.	<u>Justify</u> the type of thinking when you have been too tired to do a household chore but not too tired for fun activity, when they would require a similar amount of energy. <u>Consider</u> the effect of various factors on fatigue: attitude, motivation, skill, rest-periods, mental attitude, posture, and others.	
A task can be meaningless and routine, or it can be used by the manager to help reach certain family goals.	<u>Consult</u> references to discover what is said about rest-periods, timing and frequency (self-conservation). <u>Consider</u> why industry and business provide the morning and afternoon breaks. <u>Compare</u> with running a home.	
Common sense principles can help prevent damage and reduce the chance of fatigue.	<u>Illustrate</u> the effect of posture on the figure. <u>Review</u> rules of good posture. <u>Demonstrate</u> these in lifting, carrying, pushing, or pulling. <u>Practice</u> with the support of a friend to help remind. <u>Suggest</u> ways to exercise while doing household tasks.	P.E. Teacher.
Simplifying techniques conserves the use of some resources. Performance of routine tasks according to a plan designed for repeated use facilitates carrying out the task. Efficiency places emphasis on the house, while management places emphasis on persons and their near environment. Principles of work simplification can be applied in evolving satisfactory work patterns.	<u>Select</u> three disliked tasks. <u>Analyze</u> factors contributing to the dislike. <u>Check</u> references on methods of simplification. <u>Suggest</u> ways to simplify the task or make it more interesting. <u>List</u> suggestions and discuss the effective use of each.	"Prepared Transparencies for Overhead Projection," (Systematizing), HE 38, 3M Brand.
"Dovetailing" enables one to perform two or more activities simultaneously, preferably without loss of quality or speed.	<u>Compare</u> the meaning of efficiency and management. <u>Defend</u> your comparison.	Bratton, <u>Home Management Is</u> , Ch. 13.
	<u>Small groups</u> : <u>Analyze</u> how to streamline action in some aspect of class management: taking role, distributing books and supplies, returning papers, storing materials, arranging chairs. <u>Demonstrate</u> suggestions, try them out, and evaluate by stating guidelines for future use.	Starr, <u>Management for Better Living</u> , Part III, Ch. 1 and 2. Fitzsimmons and White, <u>Management for You</u> , Ch. 13.
	(EE) <u>Manage</u> in some area of home management for a given period of time (meals, room care, care of younger child, studying) using ideas gained on short cuts or making tasks more enjoyable. <u>Report</u> to class.	

(AT) (EE) Do an independent study or report on some research done on task simplification.

(D) (EE) Confer with mother and list the household tasks liked least by each family member. Analyze each to determine the basis for dislike. Plan ways to simplify and/or make each task more interesting. Try out and evaluate results. Seek new and interesting ways of doing repetitious home tasks. Report to class.

Stages in the family life-cycle include: beginning family, childbearing stage, family with pre-schoolers, family with school children, family with teenagers, family as launching center, family in middle years, and aging family.

Income may include money and non-money. Income limits the attainment of needs and wants.

Income is generally proportionate to the kind of job and preparation needed to perform that job.

Understanding payroll deductions aids one in planning for the realistic use of income.

Gross income less payroll deductions equals disposable income (take-home pay). Disposable income less essential costs equals discretionary income.

Bulletin Board: "Take a look at your financial picture." Show pictures of families in the various stages of the family life-cycle in picture frames.

Give examples which show how resources, availability and the demands made upon resources differ with each stage.

Read "The Ways Families Live with Money," Ch. 4 in Your Family and Its Money.

List the various sources of family income. Explain non-money income. Define the term income. Explain what an income does for a family.

(CE) Consult references to identify factors which influence the amount of money income one earns. In order for you to earn a satisfactory income, analyze ways you can be preparing in the light of these factors. Summarize key points.

Role-play: Situation 3 in the Budgeting portfolio concerning the contribution of the teen's income to the family income, or use case study in Michigan State University, Extension Bulletin 452, "Management in Families."

Read references. Debate: The teen should/should not contribute to the family income. Summarize your feelings; explain why you take this position.

Case study of a person who had planned on earning a certain amount but was unaware of what his take-home pay would be after deductions.

Read "Paycheck Deductions" (p. 20) in A Date with Your Future and/or the case study of Liz and Barbara in Penney's Unit, Financing a New Partnership. Itemize the various deductions that may come from one's paycheck. Predict the long-range satisfaction which results. Distinguish between gross income, disposable income, and discretionary income.

Thal and Holcombe, Your Family and Its Money, Ch. 4.

Ibid., Ch. 1.
Lewis, Burns, and Segner, Housing and Home Management, Ch. 7.

Michigan State University, Management in Families, Extension Bulletin 452.
Consumer Education, "Budgeting portfolio."

Hatcher and Andrews, Adventuring in Home Living no. 2, Ch. 1, "Cooperating with the Family on Money Matters."

Tips and Topics, Vol. XII, No. 1, Nov. 1971, "Income and Fringe Benefits."

Penney's Unit, Financing a New Partnership, "Understanding Your Income."
Penney's Forum, Spring/Summer 1969, "The Role of Money in the Family."
Institute of Life Insurance, A Date with Your Future.
Oppenheim, The Family as Consumers, Ch. 4.

Comprehensive II. - IV. Identification and utilization of family resources.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
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OR

Invite a guest speaker to discuss the various paycheck deductions and their value to the earner.

(DR) Explain the effects on the family of the dual paycheck.

The changes in the circumstances accompanying the family life stages influence the availability of resources and the demands made up on them.

Panel discussions: Representatives of families now at different stages in the family life-cycles will tell what they believe to be the major financial problems at the several stages. Organize the class into listening teams with each team responsible for summarizing the problems for a given stage. Summarize problems that are common to all and those that are unique for each.

Porter, Content of Money Management, University of Oklahoma.

(EE) Identify the stage in the family life-cycle which corresponds to your present family. State some problems relative to your finances which result from this stage. Cooperate with mother in initiating action on your part which will contribute to their solution.

USDA, Family Economics Review, December 1970, "Variations in Income Over the Family Life Cycle."

(D) (EE) Solicit cooperation of your parents in promoting a better understanding of your family's income. List the payroll deductions and write a brief explanation of the benefits of each to your family. Share with your family.

Credit is a service for which consumers pay.

Interest Approach: Transparencies on credit, "How do you rate yourself as a borrower?" from A Resource Kit for Teaching Consumer Education.

The Kiplinger Washington Editors, A Resource Kit for Teaching Consumer Education, "Borrowing portfolio."

OR

Probe attitudes of students about borrowing and lending with questionnaire, "How do you rate yourself as a borrower?"

Money Management Institute, "Be Credit Wise," Filmstrip.

Survey (a one- or two-question instrument) to explore typical uses and users of credit. (May use telephone, door-to-door, student in hall, etc.) Compile results and examine them.

Homemaking Research Laboratories, Consumer Study Unit, Set III, Ch. 2.

(D) Collect and display cartoons on use of credit. Interpret their meaning later as summary for the concept.

NFCA, "The Wise Use of Credit," Association Film.

Different forms of credit are available for the convenience and specific needs of the consumer.

Sources of cash credit include banks, credit unions, consumer finance companies, life insurance policies, pawn brokers, and illegal lenders. Sources of sale credit include retailers and sales finance companies. Each credit source has specific criteria established for obtaining credit. Studying and filling out application forms and credit agreements enable customers to more fully understand their responsibilities and obligations in using credit.

Contracts differ in terms of the contract, special clauses, and late payment penalties. Each credit transaction involves legal responsibilities and obligations for both the consumer and the creditor.

Credit contracts set forth the legal rights and responsibilities for both creditor and debtor. Installment credit requires signing a legally binding contract.

The need for credit may vary at different stages in the family life-cycle and under changing conditions.

View film, "The Littlest Giant," to explain the use of credit.

Bulletin Board: "Credit - a powerful tool or a savage tornado." Formulate some guidelines for the use of credit. Discuss how credit can have a narcotic effect.

Consult references to discover the type and sources of credit. (See appendix.)

Role-play situation involving credit, pp. 34-35 in Teachers' Resource Unit on Consumer Education. Refer and add to guidelines already formulated regarding use of credit.

Investigate the type of credit services offered in at least three different places (retail store, bank, consumer finance company). Secure credit application forms and fill out as though you were applying. Explain the importance of the information on the form. Compare with your reactions earlier to questionnaire "How do you rate yourself as a borrower?"

Collect credit contracts from stores and catalogues. Study and circle any terms of the contract you do not understand. Use, for class discussion, the promises you are making when you sign a credit contract. Explain "balloon clause," "acceleration clause," and "add-on clause." Summarize guidelines for entering into a contract.

Skit: "Sue's money won't stretch - she tries borrowing." (Tips and Topics), FR-41.

Resource person: Banker speaks on "Teenage Credit."

Role-play: Applying for credit or use open-end skit - a credit application, p. 12 in Your Guide for Teaching Consumer Credit. Justify refusing or approving the loan.

If the cost is \$15.00 for each \$100.00 of credit per year to buy a \$125.00 coat, \$300.00 vacation, \$450.00 boat, \$700.00 car, \$200.00 washing machine, \$150.00 piece of jewelry, figure the dollar cost for each for one year in a priority listing. Compare lists. Discuss why they differ five and ten years from now.

Debate: Saving in advance and paying cash for an item vs. using credit and making installment payments. For example: Driving a car one more year and saving on monthly payments to make a down payment on a new one. Illustrate with actual figures. Compare cost of cash purchases with installment contract, using

Association Film, "The Littlest Giant."

New Readers Press, Be Informed Series, Unit I, Part II, "Shopping for Credit," and Part III, "Installment Credit."

Appendix VV.

Homemaking Research Laboratories, Teachers' Resource Unit on Consumer Education, (Credit).

Grolier Educational Corp., "Problems of Buying on Credit," (cassette tape), and Unit text: "Figuring Credit Charge."

(D) Illinois Teacher, Vol. XIV no. 2, "Jake and Molly Buy a T.V."

Penney's Resource Unit, Credit - A Consumer Resource, Filmstrip III, "Shopping for Credit."

NFCA, A One-Week Teaching Unit on Consumer Credit, Part VIII, "Basic Principles in Family Money and Credit Management" and "Who Gets the Credit?" (13 1/2 min. radio program).

Texas Tech., Tips and Topics, FR-41.

Household Finance Corp., Your Guide for Teaching Consumer Credit.

Superintendent of Documents, Be Sure Before You Sign.

Levy, Feldman, and Sasserath, The Consumer in the Marketplace, Ch. 3, Units 10 and 12; Ch. 4, Unit 15.

V.E.C. Filmstrip, Credit Sources, credit dictionary. Posters: "Before You Sign, Know Your Contract," "Credit Sources," and crossword puzzle.

Comprehensive II. - IV. Identification and utilization of family resources.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
It is as important to shop for credit as it is to shop for other goods and services.	<u>Prepare</u> a checklist to guide consumers in shopping for credit. <u>Include</u> the most important considerations in evaluating the forms and sources of credit.	Wilhelms, Heimerl, and Jelley, <u>Consumer Economics</u> , Unit 3, Parts 9 and 10. Cuna International, <u>Using Credit Wisely</u> and <u>Consumer Facts - Truth in Lending</u> . ICCA, <u>How to Use Credit Wisely</u> . USDA, <u>When You Use Credit for the Family</u> . V.E.C., <u>Student Resource Unit</u> . NFCC, <u>Using Our Credit Intelligently</u> . Federal Reserve Board, Filmstrip, "Truth in Lending" and booklet, <u>Regulation Z - What You Ought to Know About Truth in Lending</u> . Ohio Consumer Loan Assoc., <u>Miracles of Credit</u> . Bete Co., <u>Consumer Credit and You</u> . HFC, <u>It's Your Credit, Manage it Wisely</u> . Sears, <u>Dept. Store in the Classroom</u> .
Credit costs vary with size, length of loan, credit source, type of loan, and collateral offered.	<u>Use</u> worksheet "Comparative Shopping for Loan Credit" in V.E.C., <u>Student Resource Unit</u> and/or "comparative shopping for sales credit" to gain skill in shopping for credit.	
Credit charges can be compared in terms of dollar costs.	<u>View</u> filmstrip "Truth in Lending." <u>Discuss</u> the meaning of the "truth-in-lending bill" and how it affects our use of credit.	
	<u>Field trip</u> : Credit Department of retail store to see the set-up and operation.	
	Have each student <u>choose</u> something he wants (sewing machine, record player, college education); divide into groups with similar wants; carry out a shopping campaign - window shop, ads, labels, neighbors, etc. <u>Plan</u> "buying" with credit. <u>Select</u> the best buy. <u>Report</u> to class.	
	<u>Summarize</u> , using cartoons collected earlier. Prepare a summarizing statement for each cartoon.	
Credit is merely renting the use of money.	(AT) <u>Home Experience</u> : <u>Locate</u> the credit sources in your community which will make a small loan. <u>Compare</u> each source in terms of: collateral required; service offered; repayment arrangements; dollar cost of credit; and penalty for late payment.	Institute of Life Insurance, <u>A Date with Your Future</u> , Section Z. Local Credit Bureau.
The credit bureau provides necessary information to credit grantors to show how well a person has earned the privilege of credit. To maintain a good credit rating one should buy within his means, pay on time, and contact the creditor in the event of a late payment. Credit is simply an extension of an individual.	(Note: If students will not have the semester course in Management-Consumer Education; a study of maintaining a good credit record would be vital. The slide-tape presentation, "Credit Generation," is available on loan from your local Credit Bureau). (AT) <u>Study</u> behavior of persons relative to the use of credit. <u>Explain</u> the relation between their behavior and basic personality traits. For example: The impulse buyer.	Lewis, Burns, and Segner, <u>Housing and Home Management</u> , Ch. 9. Carter H. Galembe Assoc., <u>Truth in Lending</u> . Thal and Holcombe, <u>Your Family and Its Money</u> , Ch. 7. Penney's <u>Forum</u> , Fall / Winter 1969, "How to Shop for Credit" and "Credit as a Resource." International Film Bureau, "Dollar Victory," Filmstrip.

MAJOR CONCEPT FOR UNIT: V. Role of the consumer in the economic system

SUPPORTING CONCEPTS: A. Spending patterns of the American family
B. Factors which affect consumer decision making

BEHAVIORAL OBJECTIVE FOR UNIT: Recognize the role of the consumer as the final determiner of what is produced in the marketplace.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- describe the role of the consumer.
 - explain the factors which motivate consumer behavior.
 - justify the use of different shopping facilities.

GENERALIZATION: The consumer affects and is affected by the larger economy.

Some Supporting Content
and Generalizations

Teaching Strategies
Learning - Evaluating Experiences

Resources

(Note: Administer a consumer behavior questionnaire similar to the one on p. 82 in the Sears Educator Series, "Consumer Education In the Age of Adaptation," to gain insight into students' consumer behavior.)

The purpose of our economic system is to satisfy as much as possible consumer needs and wants for goods and services. The consumer is the final determiner of what is produced in the marketplace.

Given illustrations of four items (see Penney's Forum, Spring/Summer 1971, p. 21) with various styles of each, select the style in each item group which you would purchase. Analyze the factors which may have influenced your choice. Discuss the decision making diagram, p. 20, Spring/Summer 1971, Forum.

Penney's Forum, Spring/Summer 1971, and Fall/Winter 1968.
Starr, Management for Better Living, Part III, Ch. 2.
Texas Tech., Tips and Topics, Jan. 1970.

OR

The consumer holds in his hand the power to mold the character of the economy by his choices. An awareness of the various factors which contribute to consumer decisions will aid in making consumer decisions.

Discuss the role of the consumer in the economy. Consult references to see the current pattern of spending for the American family. Develop awareness of the influence exerted by consumer in giving direction to economic activity and the responsibility that is the consumers, as a result.

Penney's Unit: Financing A New Partnership, Spending patterns in the U.S.A., and filmstrip "Retailing Serves the Consumer."

View filmstrip: "The Consumer Decides," or "Consumerism - Getting Your Money's Worth." Summarize key points.

Penney's record and filmstrip, "The Consumer Decides."
Fairchild Visuals, "Getting Your Money's Worth" (slides).
Invest in America, Your Stake in Profit.

(AT) Explain the role of profit in the economy. Prepare a flow-chart visual.

Comprehensive II. - V. Role of the consumer in the economic system.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Factors which influence consumer decisions include: <u>Promotions</u> - ads, contests, premiums, prizes, discounts, sales, trading stamps <u>Stores - services</u> <u>Product attributes</u> - brand, packages, availability, improvements <u>Price</u> <u>Tradition and custom</u> <u>Family situation</u> - size, age, income	<u>Dramatize</u> "Oops, We Had Better Go Shopping," Sept. 1969, <u>What's New In Home Economics</u>, to stimulate analytical thinking on the effects of ads, trading stamps, services provided by stores, influences of children, etc. Follow up with a detailed study of the various factors which motivate consumer behavior. <u>Develop</u> a checklist for consumer use in evaluating the various factors which influence his behavior. <u>Share</u> the information with parents. (AT) <u>Read</u> and <u>report</u> on <u>The Hidden Persuaders</u> by Vance Packard.	General Foods Corp., <u>The Role of Profit.</u>
Select an item or items and follow the price of the item throughout the season. (For example: shoes or swimsuit) Note price reduction until the item is finally sold. Promotion techniques such as trading stamps, prizes, premiums, and coupons can offer both advantages and disadvantages. Collecting and studying information before buying contributes to making satisfying decisions.	<u>Prepare</u> a sales calendar indicating the type of sales that are used in your community and the time of year when these are available. (See (EE) example.) <u>Investigate</u> the value of trading stamps by finding the retail value of items which can be secured with stamps. <u>Compare</u> cost of items in stores which give trading stamps with those which do not. <u>Inquire</u> regarding the various services offered by stores (delivery, charge accounts); <u>compare</u> the cost of items in stores which give trading stamps with those which do not.	Teachers' Resource Unit on Consumer Education, p. 125. Engle, <u>Consumer Behavior</u>, Ch. 15.
The price of consumer goods is affected by the type and location of the store, the services provided, and the quality of merchandise stocked.	<u>Field Trip</u>: To the supermarket, or assign students to different supermarkets and list all of the attractions which make a psychological appeal to the buyer (include those especially appealing to the children). <u>Share</u> with class.	Grolier Educational Corp., Text Unit: <u>Ways to Handle Money - and Different Ways to Pay</u>, and <u>Coupons and Catalogs - Buying by Mail</u>. Penney's Unit: <u>Decision Making for Consumers</u>, Filmstrip: "Umpteen Ways People Shop." (D) Ky. Consumer Affairs, <u>The Consumer is King</u>. New Readers Press, <u>Be Informed Series</u>, "Wise Buying," Unit 4, Part I.
Shopping requires that the consumer keep himself informed because of the vast number of items available. Comparison shopping aids in getting the most for the money.	<u>Find</u> one new or unfamiliar product: <u>read</u> magazines, <u>look</u> in store displays. <u>Bring</u> article or <u>share</u> information with the class. With labels removed from cans, but marked for later identification, <u>examine</u> the contents of three brands of peaches, for example; for eye appeal, taste, number in can, degree of ripeness, etc. <u>Rank</u> in the order of preference; then reveal brand and price. <u>Re-evaluate</u> preference in the light of further information gained from the labels. <u>Consult</u> references for characteristics to examine.	Wilhelms, Heimerl, and Jelley, <u>Consumer Economics</u>, Part IV, Ch. 12. Levy, Feldman, and Sasserath, <u>The Consumer in the Marketplace</u>, Units 1, 2, and 6. Thal and Holcombe, <u>Your Family and Its Money</u>, Part I, Ch. 3.

Stores vary in type and include large chain department stores, small privately owned stores, specialty shops, supermarkets, and cash-and-carry stores.

Review sources of shopping information available for the consumer. Summarize factors regarding the reliability of each store. Evaluate available sources.

Study references to gain ideas on the use of different shopping facilities. Identify the stores in your community which fit each description. List the advantages and disadvantages using each. (Include mail-order houses, and door-to-door selling.)

Tape and listen to the skit: "The Salesman Comes." List advantages and disadvantages of buying from door-to-door salesmen.

Role-play situation p. 34 in Teachers' Resource Unit on Consumer Education, on the door-to-door salesman.

(D) Case study: p. 36-37, Behind Every Face - A Challenge of Success. Discuss how she managed her money. Defend your reasoning.

Use case studies and some suggested learning activities from Penney's Forum, Fall/Winter 1969 and analyze the money management of the families.

Summarize by viewing the filmstrip, "You the Shopper." Add other points, as needed, in a discussion following the filmstrip in recognizing the consumer as the determiner of what is available in the marketplace.

Bring to class an article considered a "good buy" and one a "poor buy." Explain feeling about each.

(EE) List some personal and/or family belongings you feel were poor buys. Analyze reasons. Plan ways to utilize these so as to increase satisfaction with each. Report results of project.

(FHA) Money-making activity: Prepare an FHA calendar, including important dates to remember (national, state, district, and chapter) and birthdays of members. Combine idea with the "sales calendar" idea to serve a dual purpose.

Garrett and Metzger, You are a Consumer, Ch. 4, 5, 6, 7, and 8.

Spitze, Teaching Aids For Consumer and Homemaking Programs: "Easy Entertaining" and "Pushy Salesman." "Prepared Transparencies for Overhead Projection," (Stopping Leaks in Family Spending, Evaluating Ads). Homemaking Research Laboratories, Teachers' Resource Unit on Consumer Education. Fane, Behind Every Face - A Challenge of Success.

(D) Illinois Teacher, "The Salesman Comes," Vol. XI, no. 1, Fall 1967-68. Penney's Forum, Fall/Winter 1969, "Managing Resources - Some Family Case Studies." Money Management Institute, Filmstrip, "You the Shopper."

Superintendent of Documents, Knock, Knock, (Door-to-door selling). Grolier Educational Corp., It's the Policy of this Store, How to Deal with Salesmen (cassette tapes), and Unit Text: Ways to Shop.

Penney's Unit: Decision Making for Consumers, Record situation one, "Multiple Decisions." Oppenheim, The Family as Consumers, Ch. 1 and 2.

(SL) Illinois Teacher, Vol. XV, No. 2, "Consumer Education and the Literacy Problem."

3 The satisfaction money brings depends on its use.

MAJOR CONCEPT FOR UNIT: VI. Factors involved in family financial planning.

SUPPORTING CONCEPTS: A. Record keeping and past expenses
B. Fixed and flexible expenses
C. Establishing priorities
D. Relation of credit to family's financial plan

BEHAVIORAL OBJECTIVE FOR UNIT: Analyze financial planning as a contributing factor to the well-being of individuals and families.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- define terms used in financial planning.
 - list advantages of planned spending.
 - distinguish between fixed and flexible expenses.
 - summarize factors contributing to the successful use of a budget.
 - solve a problem in planning a family budget.
 - state the cause-and-effect relationship between financial planning and family well-being.

GENERALIZATION: Poor money management may have far reaching effects and cause serious psychological and emotional problems for family members as well as weaken the entire economic and social system.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Financial planning rewards families and individuals with a higher standard of living, greater financial security, and a greater degree of happiness. The use of real income, which is the amount of goods and services that can be bought with money income, determines the style of living which is enjoyed by the family and its members. A budget is a detailed plan for spending. A satisfying spending plan must be flexible and designed to fit the family's changing conditions. The ability and willingness of family members to follow an agreed-upon plan affects the amount of tension and conflict concerning the use of money.	<u>Interest Approach</u>: Develop case study to show the relation of financial problems to family dissatisfaction. <u>Bulletin Board</u>: "Financial planning should be a family affair," p. 12B, <u>Teachers Resource Unit on Consumer Education</u>. Or "It's Your Bag, Spend It Carefully." <u>Dramatize</u> skit: "Mr. Budget." <u>Explore</u> the attitudes of the class on the idea of budgeting by completing the sentence "A budget is _____." List on board. Using scales, <u>indicate</u> the need for balancing income and expenditures. <u>Discuss</u> what results when expenses outweigh income. <u>Point out</u> how budgeting helps prevent this. <u>List</u> arguments against budgeting. <u>Consult</u> references and defend the need for budgeting. <u>Compare</u> arguments for/against and determine in the light of facts which outweigh the other. <u>Explain</u> the meaning of these terms: necessities and luxuries; establishing priorities for needs and wants; over-spending; hidden costs; misuse of credit; balancing saving and spending. <u>Relate</u> each to the need for financial planning.	Fitzsimmons and White, <u>Management for You</u>, Ch. 14. Institute of Life Insurance, <u>A Date with Your Future</u>, Unit 2. Homemaking Research Laboratories, <u>Teachers' Resource Unit on Consumer Education</u>. Reprinted by permission of Scholastic Magazines. Craig and Rush, <u>Homes with Character</u>, Ch. 2. Co-Ed Forecast, "Better Buymanship Dollar Sense," Ch. 3. Penney's <u>Forum</u>, Fall/Winter 1969, "Wants and Needs." Penney's Unit: <u>Decision Making for Consumers</u>, Record, Situation 4, "Establishing Priorities." NEA, Division of Home Economics, Home Economics Educators' Packages, <u>The Family Budget</u>.

Record keeping enables one to recognize sources and amount of income, recognize how income was spent, evaluate spending plan, have an account of payments, and plan future expenditures.

Steps in money management may include: list sources and amount of family income; identify family goals; determine wants and needs to reach goals; plan how and when large unavoidable expenses are to be paid; divide remaining monies for day to day expenses; adjust these totals to family income; try the plan for a period of time, recording expenditures; evaluate plan in light of satisfaction.

Some authorities say that one week's income is the maximum amount that a family can commit to payments.

List three items you could buy for \$20, then list them in the order you would buy them. Identify this as establishing priorities. Create awareness that this is one essential part of budgeting. Share instances in which you had to make a priority listing.

Consult a number of resources to list the steps in setting up a family budget. Filmstrip "A New Look at Budgeting" might serve as a springboard. Consider the frequency of pay periods and how this affects planning.

Study forms which are available for planning a budget and keeping records. Discuss their adequacy. Prepare a class project which seems to fit the class idea of needs.

Display a pie chart showing a proportionate family spending plan such as the one in How To Manage Your Money.

Discuss record keeping as a starting point in budgeting as it gives a picture of past spending. List values of keeping accurate records.

Distinguish between fixed and flexible expenses. Given a list of expenses common to most families, indicate which is fixed and which is flexible. Estimate these expenses for a family of a given size. Consult a neighbor homemaker to justify the accuracy of your estimates.

Given a case study (situation of a family) with a suggested income, work out a budget for the family using the steps outlined by the class. Use references as needed.

Interview homemakers in different stages of the family life cycle. Summarize difficulties in budgeting. Cite suggestions for overcoming difficulties.

Prepare a chart or bulletin board illustrating the varying need and use of credit by a family in different stages of the family life cycle.

Discuss the use of credit as it relates to the family's over-all financial plan. Determine the income that can be safely committed to loan payments. Summarize key factors involved in planning and using a financial plan. Emphasize flexibility. (See p. 28, Teachers' Resource Unit on Consumer Education.)

(EE) Plan and set up a Home Business Center: with the help of family members. Use magazine articles or secure bulletins from the extension service for helpful suggestions. Report results, using photos of before and after.

Wilson and Eyster, Consumer Economic Problems, Ch. 24A.

Levy, Feldman, and Sasserath, The Consumer in the Marketplace, Ch. 4 and 5.

Wilhelms, Heimerl, and Jelley, Consumer Economics, Parts 5 and 11.

Margolius, Public Affairs Pamphlet, How to Stretch Your Money, no. 302A.

Helling, How To Manage Your Money.

Thal and Holcombe, Your Family and Its Money, Ch. 6.

Penney's Unit: Financing a New Partnership, "Planning for Fixed Expenses."

Lewis, Burns, and Segner, Housing and Home Management, Ch. 8.

Starr, Management for Better Living, Part III, Ch. 3.

Schoenfield and Natella, The Consumer and His Dollars, Ch. 8.

Homemaking Research Laboratories, Consumer Study Unit, Set II and III (Budgeting).

Homemaking Research Laboratories, Teachers' Resource Unit on Consumer Education.

Raines, Managing Livingtime, Part I (Spending).

Thal and Holcombe, Your Family and Its Money, Ch. 6.

NFCC, Measuring and Using our Credit Capacity.

Comprehensive II. - VI. Factors involved in family financial planning.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
The amount of discretionary income (disposable minus essential costs) is the maximum that can be afforded for credit.	(FHA) <u>Present</u> a skit in three parts, depicting planning the family's vacation on three different budgets - \$25, \$100, and \$300. <u>Review</u>: Gross, disposable, and discretionary. <u>Play</u>: The Budgeting Game. (EE) Family conference to discuss and set up a spending plan based on needs and income. <u>Consider</u> ways you can personally contribute over-all success with financial planning. <u>Evaluate</u> progress periodically.	Penney's <u>Forum</u>, Fall/Winter 1969, "Budgeting Money." The Kiplinger Washington Editors, <u>A Resource Kit for Teaching Consumer Education</u>, (Budgeting portfolio - The Budgeting Game.) HFC, Filmstrip: "A New Look at Budgeting" and Text: <u>Money Management - Your Budget</u>.

MAJOR CONCEPT FOR UNIT: VII. Merchant - consumer relationships

SUPPORTING CONCEPTS: A. Influence of consumer rights on the economy
B. Effect of consumer responsibility

BEHAVIORAL OBJECTIVE FOR UNIT: Understand the relation between consumer rights and responsibility.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- list five rights enjoyed by consumers in the United States.
 - describe what is meant by rights and responsibilities.
 - explain the value of protecting rights and accepting responsibilities by consumers.

GENERALIZATION: If the consumer expects to be granted certain rights in the marketplace, he must be willing to accept his responsibility as a consumer citizen.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Individual and family choices influence and are influenced by market conditions and marketing practices. Understanding rights and responsibilities contributes to satisfaction as a consumer and as a citizen. To improve and protect personal consumer power and the economic system, one is obligated to take an interest and responsibility in being a good consumer citizen.	<u>Bulletin Board</u> : "Rights and responsibilities." Feature as see-saw to show how one depends on the other. <u>Present</u> the four consumer rights as outlined by President Kennedy in 1962: Right to choose, right to be informed, right to safety, right to be heard. Add the right to be protected. Working in 5 buzz groups, <u>discuss</u> , "What does this right mean to you?" <u>List</u> some ways you use this right. <u>Illustrate</u> each right and justify its value to consumers. <u>Repeat</u> the activity for responsibilities. <u>Write</u> descriptions of frequent violations of rights and place in a shopping bag. Let students draw slips of paper and explain the right violated.	Penney's <u>Forum</u> , Spring/Summer 1971. Texas Tech., <u>Tips and Topics</u> , Vol. X. HFC, <u>Your Guide for Teaching Money Management</u> . Homemaking Research Laboratories, <u>Consumer Study Unit II</u> , p. 85 and Unit IV, p. 75. Lewis, Burns, and Segner, <u>Housing and Home Management</u> .
If one has the right to choose, he has the responsibility to be selective, treat merchandise with care, do comparative shopping, be honest in dealings. If one has the right to safety, he has the responsibility to examine merchandise for safety features, study safety ratings.	ENRICHMENT <u>Guest speaker</u> : A business man speaking on protecting rights and accepting responsibility and how these contribute to good merchant-consumer relationships. ***** <u>Read</u> and <u>compile</u> news items regarding safety features of products. <u>Discuss</u> the safety of some appliance. (See issues of Consumer Reports magazine.)	Commonwealth of Kentucky, <u>Ten Dangerous Signals in Buying</u> . Trump, <u>Buyer Beware!</u> Ch. 13, (Safety).

Comprehensive II. - VII. Merchant - consumer relationships.

Some Supporting Content
and Generalizations

Teaching Strategies
Learning - Evaluating Experiences

Resources

If one has the right to be heard, he can voice complaints and suggestions, know where to go for help, make suggestions for product improvement.

If one has the right to be informed, he is responsible for availing himself to information.

If he has the right to be protected, he has the responsibility to be informed and respect existing laws and standards.

(AT) Special report on MACAP (Major Appliance Consumer Action Panel).

Summarize: Visual "How Does Your Garden Grow?" Five daisies with words: "right to choose, right to safety, right to be protected, right to be informed, right to be heard," in the center, with responsibilities on the petals. Use watering can, sun, etc.

(EE) Initiate plans for exercising a specific right. List the responsibilities which go along with the right. Keep a record indicating your willingness to accept those. Check progress periodically.

MAJOR CONCEPT FOR UNIT: VIII. Multiple role of the homemaker.

SUPPORTING CONCEPTS: A. Significance of the multiple homemaker role
B. Relationship of the dual-role to family needs

BEHAVIORAL OBJECTIVE FOR UNIT: Evaluate the trend in the work roles of men and women.

SPECIFIC PERFORMANCE OUTCOMES:

- The student will
- describe the current pattern for women working outside the home.
 - list advantages and disadvantages of engaging in the dual role.
 - justify the decision to work or not to work in terms of individual and family needs.

GENERALIZATION: Becoming a wage earner may enable one to more adequately meet individual and family needs.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
No clear-cut pattern of role performance exists to fit all women, but many possible combinations.	<u>Bulletin Board</u> : "The many faces of a homemaker." <u>Use</u> silhouettes and identify a number of homemaker roles. <u>Interest Approach</u> : (<u>Use</u> visual from Procter & Gamble Unit.) <u>Identify</u> each of the many hats a homemaker wears.	Michigan State University, <u>How Many Persons is a Homemaker?</u> , Extension Bulletin E-415. Procter & Gamble Unit: <u>Let's Clean House</u> , (Visual 1A). Fane, <u>Behind Every Face - A Changing Person</u> , Ch. 9. Westlake, <u>Relationships</u> , Ch. 23.
There are both married and unmarried women in many careers.	<u>List</u> the many jobs which your mother performs in a day. Have mother list and compare the two. <u>Discuss</u> why they differ. (DR) <u>Introduce</u> the current trend for women as the performer, not only of the many tasks as homemaker but those of a wage-earner as well. Identify this as the "dual role." <u>Use</u> visuals to present the cycle: education - work - marriage - work - children - work.	Duvall, <u>When You Marry</u> , Ch. 9, "Should Wives Continue to Work?"
Attitudes of a person toward work influence motivation. Financial reasons for women working outside the home include providing a second income or relieving the husband-provider role burden. Non-financial reasons for women working outside the home include social contacts, sense of fulfillment, independence, and outside stimulation. A woman becomes a wage-earner to meet either the needs of her family or her own needs.	<u>Survey</u> or <u>interview</u> women in each of the different stages of the cycle and report their feelings about employment. <u>Indicate</u> if they are employed. <u>Summarize</u> feelings about the current trend. <u>Conduct</u> an <u>opinionnaire</u> on women working outside the home among teenage boys and girls. <u>Compare</u> responses of boys and girls. <u>Draw</u> conclusions regarding differences or similarities. <u>Panel</u> including women in each stage of the above mentioned cycle, one who is and one who isn't employed from each cycle. <u>Discuss</u> their reasons for working/not working.	USDA, Family <u>Economic Review</u> , December 1970, "Wives in the Labor Force."

Comprehensive II. - VIII. Multiple role of the homemaker.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
The current trend for working women makes preparation for paid employment as well as homemaking more imperative.	<u>Discuss</u> : How public opinion has changed toward the working woman. <u>List</u> some factors which make working outside the home easier than formerly. <u>Analyze</u> how a study of home-management will help you in the future if you do decide to work. <u>Consider</u> factors involved in preparing for the dual role.	
Preparation for homemaking contributes to preparation for paid employment.	<u>Summarize</u> the advantages and disadvantages of engaging in the dual role. <u>Illustrate</u> with visual "dual role" or "duel role."	<u>Teaching Topics</u> , Vol. 13, no. 2.
Being an effective mother (working or not) rearing happy, healthy, responsible children, building a successful marriage - these have always been the most subtle and difficult of all human endeavors.	<u>Evaluation</u> : Open-ended story with questions to stimulate students' thinking. Include reasons for wanting to work outside the home, the greatest drawbacks, big adjustments that would have to be made for the family, who stands to gain the most and lose the most, and how you think the decision should be made. (See Appendix.)	Appendix, evaluation device no. 10.
	(EE) <u>Calculate</u> the cost to your family of your mother's working outside the home. <u>Analyze</u> findings and <u>draw</u> conclusions. <u>Consider</u> : What it would cost your family for you to work/ not to work.	

Comprehensive II - IX. Occupational opportunities at the job entry level in management-consumer education.

Some Supporting Content and Generalizations	Teaching Strategies Learning - Evaluating Experiences	Resources
Care in handling money and in dealing with customers enhances the success of most work, but especially that related to selling or working with the public.	Scan want ads in newspapers for evidence of employment opportunities (in management-consumer education). Compare those with "no-training or experience necessary" with those requiring training as to hours, working conditions, preparation, and pay. <u>Discuss</u> in class. <u>Identify</u> entry-level workers in management and consumer education (clerk and housekeeping aide) from ads and other sources. <u>Discuss</u> and consider homemaking skills which would prepare one for a job in household care. <u>List</u> additional advantages to working in entry level management - consumer education occupations such as: 1. More efficient in own home 2. Financial gain from developing appropriate shopping habits. <u>View</u> "Careers in Retailing and Marketing, Set I - The Department Store" to gain ideas on the various jobs related to selling. <u>Define</u> public relations. <u>Role-play</u> various kinds of customers and their treatment: children, one with little time, one with much time, talkative, quiet, fussy, fresh, disagreeable, repulsive. <u>Summarize</u> the role of the clerk as a public relations person. (EE) <u>Prepare</u> a resume of your abilities, training, etc. <u>Use</u> this in applying for a job. <u>Explain</u> what abilities helped you most in getting a job or what additional skills would have helped you get a better job. <u>Plan</u> and <u>carry out</u> activities to increase your salable skills. <u>Post-test</u> over terminology. <u>Compare</u> learning increases.	Lewis, Burns, and Segner, <u>Housing and Home Management</u>, Ch. 22. Fairchild Visuals. Bureau, Functional Living Series, "Job Adaptability." Appendix F, Evaluation device no. 6, p. 139.

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